

331.251M3
H61dr
1948-44
B

1944

RD.159

THE COMMONWEALTH OF MASSACHUSETTS
DIVISION OF EMPLOYMENT SECURITY

DIRECTOR'S
ANNUAL REPORT
FOR THE YEAR ENDING JUNE 30, 1944

ROBERT E. MARSHALL, DIRECTOR

ADMINISTRATION OFFICE
881 COMMONWEALTH AVENUE, BOSTON 15, MASSACHUSETTS

1944
H2

STATE LIBRARY OF MASSACHUSETTS

MAR 19 1945

STATE HOUSE, BOSTON

MASS. OFFICIALS

331.251M3
H61dx
1943-44
B

TABLE OF CONTENTS

	<u>Pages</u>
Summary	1
Service to Veterans	2
Organization Chart	3
Changes in the Massachusetts Employment Security Law During the Fiscal Year Ending June 30, 1944	4
Changes in Executive Personnel	5
Unemployment Compensation Fund - Summary of Transactions for the Fiscal Year Ended June 30, 1944	6-9
Employment and Wages in Establishments Covered by the Massachusetts Employment Security Law	10-15
Claims for Unemployment Benefits	16-23
Benefit Payments	24-29
Duration of Benefits	30-31
Overpayments on Claims for Benefits	32
Promptness in Payment of Benefits	33
Employers Subject to the Massachusetts Employment Security Law	34
Contributions to the Unemployment Compensation Fund	35-36
Experience Rating in 1944, 1943, and 1942	37-41
Operating Expenses - July 1, 1943--June 30, 1944	42
Personnel	43
Operating Procedures	44
Department of Training	45
Department of Information	46-47
Legal Department	48-49
Department of Research and Statistics	50-52
Board of Review	53-55
List of Rules in Force June 30, 1944	56-60

TABLE OF CONTENTS (cont.)

		<u>Pages</u>
	<u>TABLES</u>	
Table	I -- Unemployment Compensation Fund - January 1, 1936, to June 30, 1944	8
Table	II -- Wages Paid during the Year 1943 to Covered Employees in Establishments Subject to the Massachusetts Employment Security Law Classified by Industrial Groups and by Quarters	14
Table	III -- Employment during the Year 1943 in Establishments Subject to the Massachusetts Employment Security Law Classified by Industrial Groups and by Months	15
Table	IV -- Initial Claims Received - Fiscal Years Ending June 30, 1944, and June 30, 1943, by Offices	18
Table	V -- Initial and Continued Claims Received - July 1, 1943--June 30, 1944, by Office and by Type of Claim	20
Table	VI -- Initial and Continued Claims Received - July 1, 1942--June 30, 1943, by Office and by Type of Claim	21
Table	VII -- Benefit Payments - Fiscal Years Ending June 30, 1944, and June 30, 1943 - Number of Checks, Total Amount, and Average Check Disbursed - by Months	26
Table	VIII -- Benefit Payments - Fiscal Years Ending June 30, 1944, and June 30, 1943 - Total Amount and Average Check Disbursed - by Offices	27
Table	IX -- Benefit Payments by Major Industrial Groups - Years 1943, 1942 and 1941	28
Table	X -- Total Compensation, Taxable Wages, and Contributions for the Year 1943 by Employers Subject to the Massachusetts Employment Security Law Classified by Industry Groups	36
Table	XI -- Rated Accounts, Average Contribution Rates, and Estimated Reductions for 1944, by Industry	41

TABLE OF CONTENTS (cont.)

	<u>Pages</u>
<u>CHARTS</u>	
Chart I -- Organization Chart	3
Chart II -- Condition of Unemployment Compensation Fund, and Transactions Affecting the Fund, January 1, 1940 to June 30, 1944, by Quarters	9
Chart III -- Indexes - Wages and Employment - All Industries - January 1, 1939--June 30, 1944, Based on Quarterly Contribution Reports of Employers Subject to the Massachusetts Employment Security Law	13
Chart IV -- Number of Initial Claims Received by Weeks, January 1940--June 1944	17
Chart V -- Amount of Benefit Payments by Industry Divisions, Years 1941, 1942 and 1943	29
Chart VI -- Comparison of Average Contribution Rates for the Years 1942, 1943 and 1944, for Industry Divisions and for Selected Major Industry Groups	40

SUMMARY

Important developments in connection with the operation of the Division of Employment Security during the year covered by this report may be summarized as follows:

1. The Unemployment Compensation Fund increased by \$32,027,257.67 during the fiscal year and as of June 30, 1944, totalled \$185,637,161.59.
2. The claim load was reduced by 42% for initial claims and 58% for continued claims.
3. Benefit payments totalled \$2,648,256. This was 55% less than the amount of benefit payments in the preceding fiscal year, and 17% less than the amount credited to Massachusetts in the Unemployment Trust Fund in Washington as interest earned on investments.
4. Massachusetts continued to lead comparable states in prompt payment of claims for benefits.
5. It was estimated that experience-rating provisions of the Law would result in savings of over \$44,700,000 to 25,855 eligible subject employers in 1944.
6. The facilities of the Division of Employment Security were made available to the Veterans' Administration for payment of readjustment allowances to unemployed veterans under the Servicemen's Readjustment Act of 1944.

SERVICE TO VETERANS

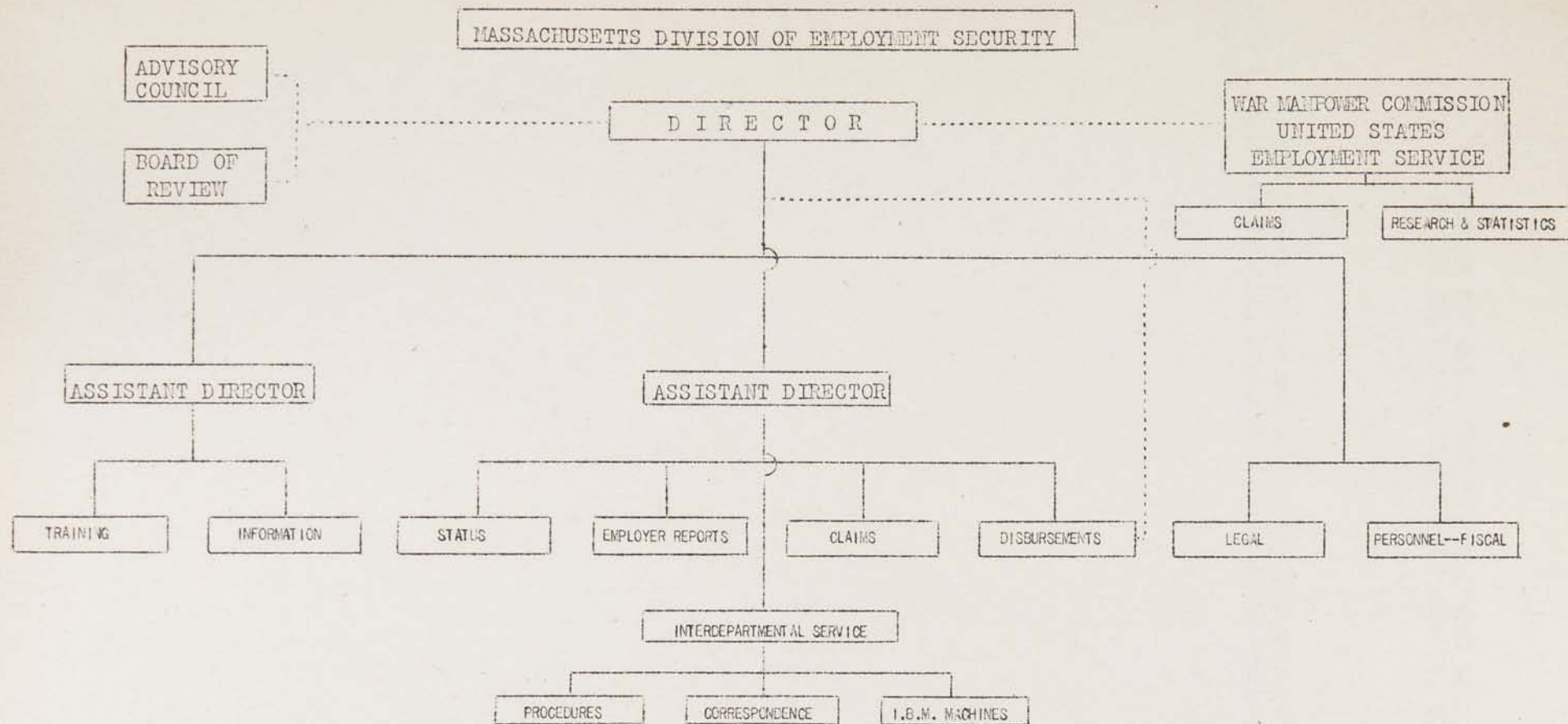
Since the outset of war, the Division of Employment Security has been planning for the protection of benefit rights of veterans of World War II, and on October 28, 1941, the Governor of Massachusetts approved Chapter 701 of the Acts of 1941, entitled "An Act Relative to the Payment of Unemployment Compensation Benefits to Persons upon Termination of Service in the Military or Naval Forces of the United States during the Present National Emergency." By this Act, certain wage credits that a veteran had earned prior to induction or enlistment are "frozen" while he is serving in the armed forces.

Special procedures have been adopted for the administration of the provisions of the Act, and every effort is made to see that veterans are informed concerning their rights under the Law.

In cooperation with the Veterans' Administration, the facilities of the Division of Employment Security are to be used in making payments of readjustment allowances to unemployed veterans under the G. I. Bill of Rights, more formally known as the Servicemen's Readjustment Act of 1944, which was enacted by Congress shortly before the close of the current fiscal year. Readjustment allowances for veterans under this Bill differ from unemployment compensation paid under the Massachusetts Employment Security Law in that they provide allowances of \$20 a week, and a veteran can receive such allowances regardless of whether he was employed before entry into the service. While benefits under the G.I. Bill and the Employment Security Law may not be paid concurrently, under certain conditions a Massachusetts veteran may receive benefits under the Massachusetts Law after exhaustion of the federal allowance.

Through these two laws, much has been done to provide for meeting the most pressing needs of the veterans during the initial period of their adjustment to peace-time life and facilitate their return to self-sustaining employment.

CHART I



* Facilities of Massachusetts State Employment Service made available to the United States Employment Service as of January 1, 1942, for the duration of the war, in accordance with the request of the President of the United States. Claims-taking and research and statistics functions performed by U.S.E.S. for Massachusetts Division of Employment Security.

CHANGES IN THE MASSACHUSETTS EMPLOYMENT SECURITY LAW
DURING THE FISCAL YEAR ENDING JUNE 30, 1944

As the General Court was not in session during the fiscal year July 1, 1943, to June 30, 1944, there were no new enactments affecting the Law.

CHANGES IN EXECUTIVE PERSONNEL

As of June 14, 1944, Dean William G. Sutcliffe of Boston University succeeded Professor Morris B. Lambie of Harvard University as Chairman of the State Advisory Council. Professor Lambie represented the public and had served as Chairman since October 23, 1939.

UNEMPLOYMENT COMPENSATION FUND
SUMMARY OF TRANSACTIONS FOR THE FISCAL YEAR ENDED JUNE 30, 1944

As indicated in the following summary of transactions for the year, there was a net increase of \$32,027,257.67 in the Unemployment Compensation Fund between July 1, 1943, and June 30, 1944. This compares with an increase of \$30,491,340.85 in the previous year.

Balance of Fund, July 1, 1943 \$153,609,903.92

Represented by:

Unemployment Trust Fund in the United States Treasury	\$153,417,749.47
Unemployment Compensation Clearing Account	11,567.45
Benefit Payment Account	180,587.00
	\$153,609,903.92

Receipts, July 1, 1943--June 30, 1944

Employer Contributions (net)	\$31,353,787.06
Employee Contributions (net)	3,779.36
Interest and Penalties (net)	46,677.08
Interest on Investments	3,187,174.17
Total Receipts (net)	\$ 34,591,417.67

Benefits Paid (net) 2,564,160.00

Net Increase in Fund 32,027,257.67

Balance of Fund, June 30, 1944 \$185,637,161.59

Represented by:

Unemployment Trust Fund in the United States Treasury	\$185,609,923.64
Unemployment Compensation Clearing Account	10,810.95
Benefit Payment Account	16,427.00
	\$185,637,161.59

The total net receipts from contributions and interest penalties from the inception of the Fund through June 30, 1944, amounted to \$284,535,810.95. An additional amount of \$14,197,649.21 representing interest earnings was also credited to the account in the United States Treasury, bringing total net receipts to \$298,733,460.16. After payments of benefits of a net amount of \$110,783,573.00 and the transfer of \$2,312,725.57 to the Railroad Unemployment Insurance Fund, there was a balance in the Fund of \$185,637,161.59.

The amount of \$3,187,174.17 credited to the Fund during the fiscal year as interest earned is in accordance with the advices received from the

United States Treasury and represents the proportionate share of the earnings of the Unemployment Trust Fund, carried by the Treasury for all state unemployment compensation agencies, which was allocated to the Massachusetts account. Such items are required by the Social Security Act (Section 904(e)) to be credited to the accounts of the individual state agencies quarterly on March 31, June 30, September 30, and December 31. There was therefore accrued a further amount which would not be credited by the Treasury Department until after the close of the fiscal year.

With the exception of the item of interest earnings, explained above, the account of the Fund as stated herein represents cash receipts and disbursements.

Table I shows the growth of the Unemployment Compensation Fund and the transactions affecting it from January 1, 1936, through June 30, 1944. Total collections, income, benefit payments, and the balance in the Fund are summarized for the years 1936 and 1937 and are shown by quarterly periods from January 1, 1938, through June 30, 1944.

Chart II presents in graphic form the growth of the Fund by quarters over the period from January 1, 1940--June 30, 1944. A comparison is also shown of collections and payments in each of the quarters included in this period.

TABLE I
UNEMPLOYMENT COMPENSATION FUND
JANUARY 1, 1936 - JUNE 30, 1944

Period	C o l l e c t i o n s				Income Credited by U. S. Treasury	Total Collections and Income	Benefit Payments (Net)	Net Addition to Fund	Balance in Fund
	Contributions		Interest & Penalties (Net)	Total Collections					
	Employer	Employee*							
YEAR 1936	\$ 8,208,951.36	\$	\$ 4,794.23	\$ 8,213,745.59	\$	\$ 8,213,745.59	\$	\$ 8,213,745.59	\$ 8,213,745.59
YEAR 1937	23,337,398.04	9,545,950.99	40,368.20	33,023,737.23	315,870.56	33,340,607.89		33,340,607.89	41,554,353.48
Quarters Ending									
March 31, 1938	4,393,457.70	1,755,978.37	5,452.84	6,154,888.91	220,279.54	6,375,168.55	5,345,761.00	1,029,407.55	42,583,761.03
June 30, 1938	7,775,472.81	2,877,053.15	4,320.24	10,657,846.20	254,714.80	10,912,561.00	7,413,530.00	3,499,031.00	46,082,772.03
Sept. 30, 1938	8,031,234.84	2,802,054.19	6,037.79	10,839,336.82	265,211.15	11,105,547.98	8,990,601.00	2,114,946.98	48,197,719.01
Dec. 31, 1938	8,216,913.44	71,592.22	11,520.29	8,300,025.95	262,203.87	8,562,229.82	5,346,853.00	3,233,376.82	51,431,095.83
March 31, 1939	9,735,582.32	40,904.26	10,226.51	9,795,713.11	299,036.93	10,094,750.04	5,019,880.00	5,074,870.04	56,505,965.87
June 30, 1939	8,831,100.36	23,050.90	10,473.06	8,864,632.34	335,479.56	9,200,111.90	5,109,400.00	4,090,711.90	60,596,677.77
Sept. 30, 1939	9,378,804.71	16,604.00	13,417.94	9,408,826.55	368,027.51	9,776,854.15	4,975,351.00	4,801,503.15	65,396,180.93
Dec. 31, 1939	9,551,004.01	20,575.21	15,067.10	9,586,647.32	393,599.89	10,090,247.21	4,545,977.00	5,544,269.21	70,942,341.14
March 31, 1940	10,474,707.61	7,280.13	12,734.97	10,494,722.74	420,231.95	10,922,954.59	5,065,505.00	4,853,369.59	75,778,710.83
June 30, 1940	9,343,430.92	9,149.20	13,154.75	9,365,734.88	462,645.32	9,828,380.20	9,707,197.00	121,183.20	75,899,894.03
Sept. 30, 1940	9,142,710.57	2,535.61	10,326.30	9,155,572.48	478,361.14	9,633,933.62	9,725,394.00	9,146.38	75,808,433.65
Dec. 31, 1940	9,347,750.99	6,782.40	12,875.05	9,367,408.44	469,385.51	9,836,793.95	5,631,236.00	1,892,832.48	77,701,266.13
March 31, 1941	10,092,859.91	2,420.07	11,009.31	10,106,289.29	469,862.19	10,576,151.48	4,999,061.00	5,577,090.48	83,278,356.61
June 30, 1941	11,230,639.50	3,564.95	10,506.67	11,244,811.32	501,158.67	11,745,969.99	4,777,941.00	6,968,028.99	90,246,385.60
Sept. 30, 1941	12,107,481.83	3,965.39	13,963.08	12,125,410.30	546,939.32	12,672,359.62	4,252,273.00	8,420,095.62	98,666,482.22
Dec. 31, 1941	12,458,290.65	4,070.43	17,058.40	12,479,419.48	592,497.71	13,071,917.19	3,452,942.00	9,618,975.19	108,285,457.41
March 31, 1942	12,625,687.83	999.67	9,525.33	12,636,212.83	645,293.39	13,281,506.22	3,552,347.00	9,729,159.22	117,914,616.63
June 30, 1942	7,944,755.34	1,942.59	10,895.63	7,957,613.55	701,511.88	8,659,125.44	3,455,179.00	5,203,946.44	123,118,563.07
Sept. 30, 1942	8,187,746.95	1,517.33	13,798.03	8,203,052.31	746,340.80	8,949,403.11	3,388,844.00	5,560,559.11	128,679,122.18
Dec. 31, 1942	8,491,756.58	161.51	14,139.76	8,506,057.95	707,927.91	9,213,985.86	1,084,732.00	8,129,253.86	136,808,376.04
March 31, 1943	8,573,796.10	191.45	14,286.09	8,588,273.64	741,189.67	9,329,463.31	766,578.00	8,562,885.31	145,371,251.35
June 30, 1943	7,930,753.77	654.43	14,169.91	7,945,778.11	782,595.45	8,728,373.57	489,731.00	8,238,642.57	153,609,903.92
Sept. 30, 1943	8,590,318.78	635.37	14,599.82	8,605,553.97	827,745.69	9,433,299.56	530,748.00	8,902,551.56	162,412,455.48
Dec. 31, 1943	8,051,935.14	591.30	13,955.27	8,075,593.71	748,515.50	8,825,209.21	483,130.00	8,342,079.21	170,754,525.79
March 31, 1944	7,784,298.35	1,810.23	7,631.42	7,793,740.01	783,865.00	8,577,605.01	794,020.00	7,783,585.01	178,538,110.80
June 30, 1944	6,917,233.78	642.45	10,479.57	6,928,355.81	625,947.98	7,554,303.79	656,253.00	7,099,050.79	185,637,161.59
TOTALS	256,858,103.20	\$ 17,318,988.96	\$ 348,718.79	\$ 284,535,810.95	\$ 14,197,549.21	298,733,460.16	110,783,573.00	\$ 185,637,151.59	\$ 185,637,151.59
						Balance June 30, 1944			

* Employee contributions began January 1, 1937. They were eliminated from the law as of July 1, 1938.
Amounts collected since that date represent contributions with respect to wages earned prior to July 1, 1938.

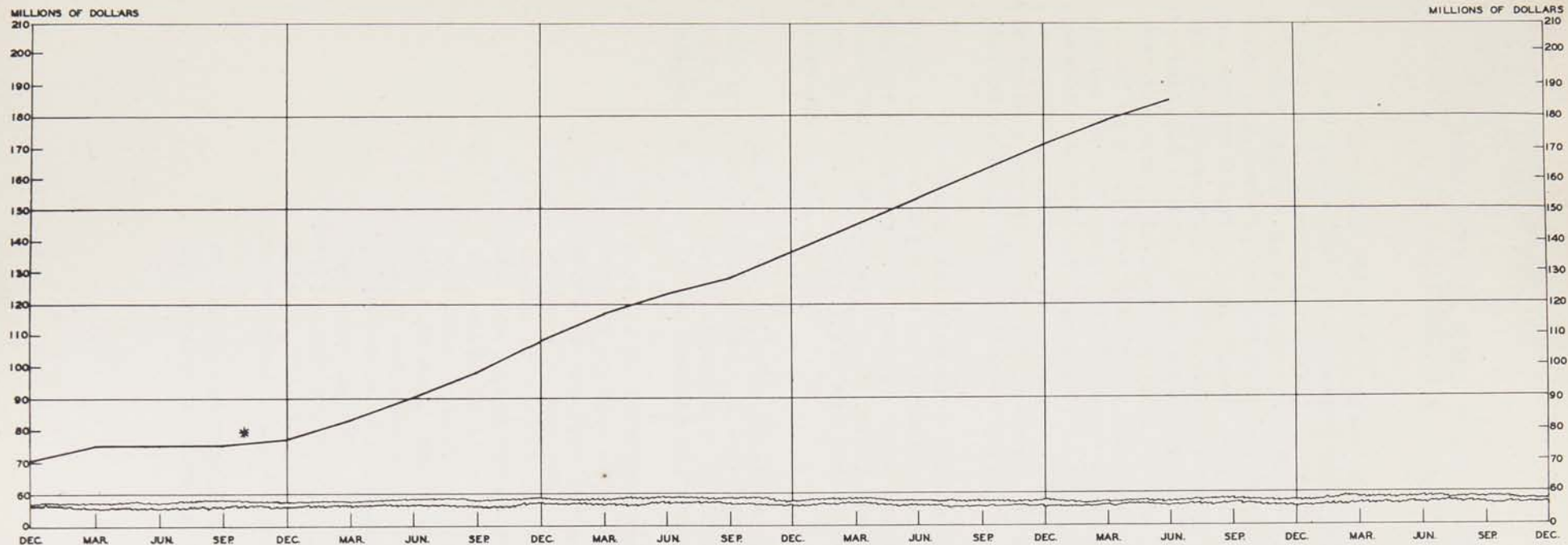
** Decrease.

*** After transfer to Railroad Unemployment Insurance Fund in October 1940 of \$2,312,725.57.

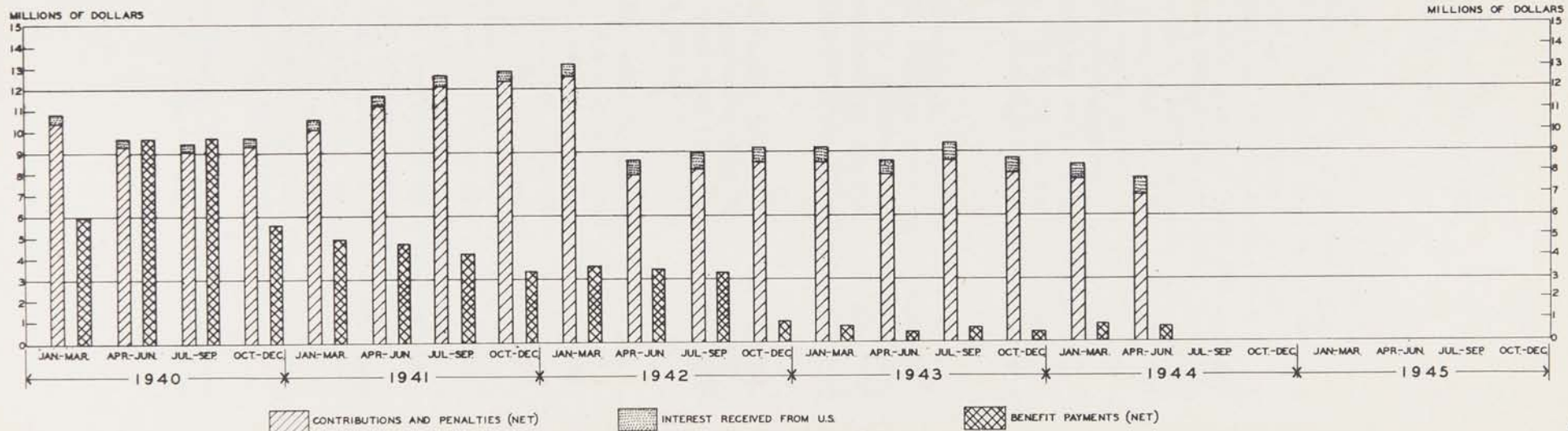
CONDITION OF UNEMPLOYMENT COMPENSATION FUND, AND TRANSACTIONS AFFECTING THE FUND

JANUARY 1, 1940--JUNE 30, 1944, BY QUARTERS

BALANCE IN UNEMPLOYMENT COMPENSATION FUND



CONTRIBUTIONS AND PENALTIES, INTEREST FROM U.S., AND BENEFITS



* DURING OCTOBER 1940, THE SUM OF \$2,312,725.57 WAS TRANSFERRED TO THE RAILROAD UNEMPLOYMENT FUND.

EMPLOYMENT AND WAGES IN ESTABLISHMENTS COVERED BY THE MASSACHUSETTS EMPLOYMENT SECURITY LAW

Increased industrial activity in connection with the war effort has resulted in greatly increased employment and wages in Massachusetts. This is seen clearly in Chart III, which shows the monthly trends in employment and the quarterly pay rolls by means of indexes based on data taken from reports submitted by employers subject to the Massachusetts Employment Security Law. These data do not include figures from government establishments such as the Boston Navy Yard, the Watertown Arsenal, and the Springfield Armory, where employment and wages have shown drastic changes over the period included in this report. (In connection with the Chart, it should be noted that the large increases in pay rolls in the December quarter in each year include bonuses and other compensation paid in that quarter but actually applicable to services rendered throughout the year. It should be noted also that, as of January 1, 1943, coverage was extended to include employers of one or more. From 1939 through 1942, coverage was limited to employers of four or more.)

The Chart indicates that employment reached an all-time high level in June 1943 when approximately 1,420,000 workers were employed. During the ensuing twelve months, there was a gradual decrease. The Chart also shows that total wages, on the other hand, continued to increase in 1944 and that the level for the first six months was considerably higher than for the first six months of 1943.

Tables II and III show by industry divisions, and for certain major industry groups, employment and wages for the approximately 70,000 employing units subject to the Massachusetts Employment Security Law in the year 1943. Analysis of these Tables reveals the following facts:

1. Workers in manufacturing industries totalled 60% of all covered workers in the State and received 66% of total wages in the year 1943. Manufacturing employment reached its peak of 845,284 in June 1943 and then declined to a figure of 820,093 in December. The decline in manufacturing employment was attributable chiefly to the fact that the available labor pool had reached a point at which it could not provide replacements for those entering the armed forces. Experience also indicated that many of the recent entrants were unable to adjust themselves to the pressures of war employment and consequently withdrew from the labor market. It will be noted that while nonmanufacturing employment also declined during this period, the rate of decline was only .8% indicating that fewer workers were transferring to manufacturing in that period.
2. Wholesale and retail trade accounted for from 20 to 22% of the covered workers in 1943, and 17% of total wages for the

year. The effect of the extension of coverage to include workers in establishments employing less than four individuals was greatest in this industry division. The expansion of coverage added some 29,000 or 10%, to the number of covered workers in this industry division.

3. The industry group with the greatest employment was the manufacture of textile-mill products. Despite a decrease of some 20,000 workers during the year, this group totalled 9% of all covered workers in December 1943. The pay roll for this industry totalled \$250,367,000. Prior to 1943, textile manufacturing was the most important industry group in the State, from the viewpoint of pay rolls, but dropped to second place in 1943, due to the drastic increase in shipbuilding.
4. The greatest gain in employment was in the manufacture of electrical machinery. This group showed a steady increase throughout the year, the total for December being 20% higher than the figure for January.
5. Employment in the manufacture of other machinery, on the other hand, reached its peak in April, followed by a constant decrease throughout the remainder of the year.
6. The largest pay roll total for the State went to workers in the manufacture of transportation equipment (including shipbuilding).
7. The decrease in employment in the manufacture of leather and leather products, which was noted in 1942, continued throughout 1943. In December 1941, with 76,012 workers, this industry group was the second largest in the State; in December 1943, with 63,184 workers, it had dropped to fifth place.

Although complete data for the year 1944 are not yet available, estimates for the first six months based on reports which cover about 90% of employment and wages indicate the following facts:

1. Overall employment decreased somewhat during the first six months of 1944, but wages increased. Employment in June 1944 was estimated to be about 3.7% less than in June 1943, while wages during the first half of 1944 were estimated to be about 6.5% higher than wages paid in the first six months of 1943.
2. Employment in manufacturing continued to decrease with a loss of nearly 23,000 workers between January and June 1944.

In all other industry divisions except construction, employment in June was higher than in January.

3. The upward trend in employment in the manufacture of electrical machinery which was noted in 1943 continued, but in less degree, throughout the first six months of 1944. It was estimated that between January 1944 and June 1944 there was a gain of about 4,500 workers, while in the same period a year ago there was a gain of 9,668. In the quarter ending June 30, 1944, the largest pay roll total for the State went to workers in this industry group.
4. Employment in the manufacture of other machinery continued to decrease. The estimated total in June 1944 was lower than the figure for January 1944 by about 6,400.
5. A sharp downward trend was noted in employment in the manufacture of transportation equipment (including shipbuilding). The estimated total number of workers in this group in June 1944 was less by some 10,000 than the number employed in January 1944. The pay roll for this industry group, which was the largest in the State in 1943, dropped to second place in the quarter ending June 30, 1944.
6. Although employment in the manufacture of leather and leather products continued to decrease in 1944, the estimated decrease between January and June was about 2,000 in 1944 compared to a decrease of 4,890 in 1943.

The following tabulation shows by industry divisions the estimated percentage change in the number of covered workers employed in January and in June 1944 and the estimated percent of change in the amount of total wages paid to these workers in the first and second quarters of 1944. The corresponding figures for 1943 are included for comparative purposes:

	P e r c e n t o f C h a n g e			
	E m p l o y m e n t		T o t a l W a g e s	
	January - June		1st Quarter - 2nd Quarter	
	1944	1943	1944	1943
Total--All Industries	- 0.9	2.4	2.4	9.2
Manufacturing	- 2.7	2.4	1.2	9.8
Trade	1.2	1.1	4.8	8.2
Service	4.9	3.4	8.3	12.0
Transportation, Communication, and Utilities	3.3	4.2	4.5	2.4
Finance, Insurance and Real Estate	0.6	1.2	3.4	6.0
Construction	- 2.4	6.6	3.3	13.9

CHART III - INDEXES--WAGES AND EMPLOYMENT--ALL INDUSTRIES

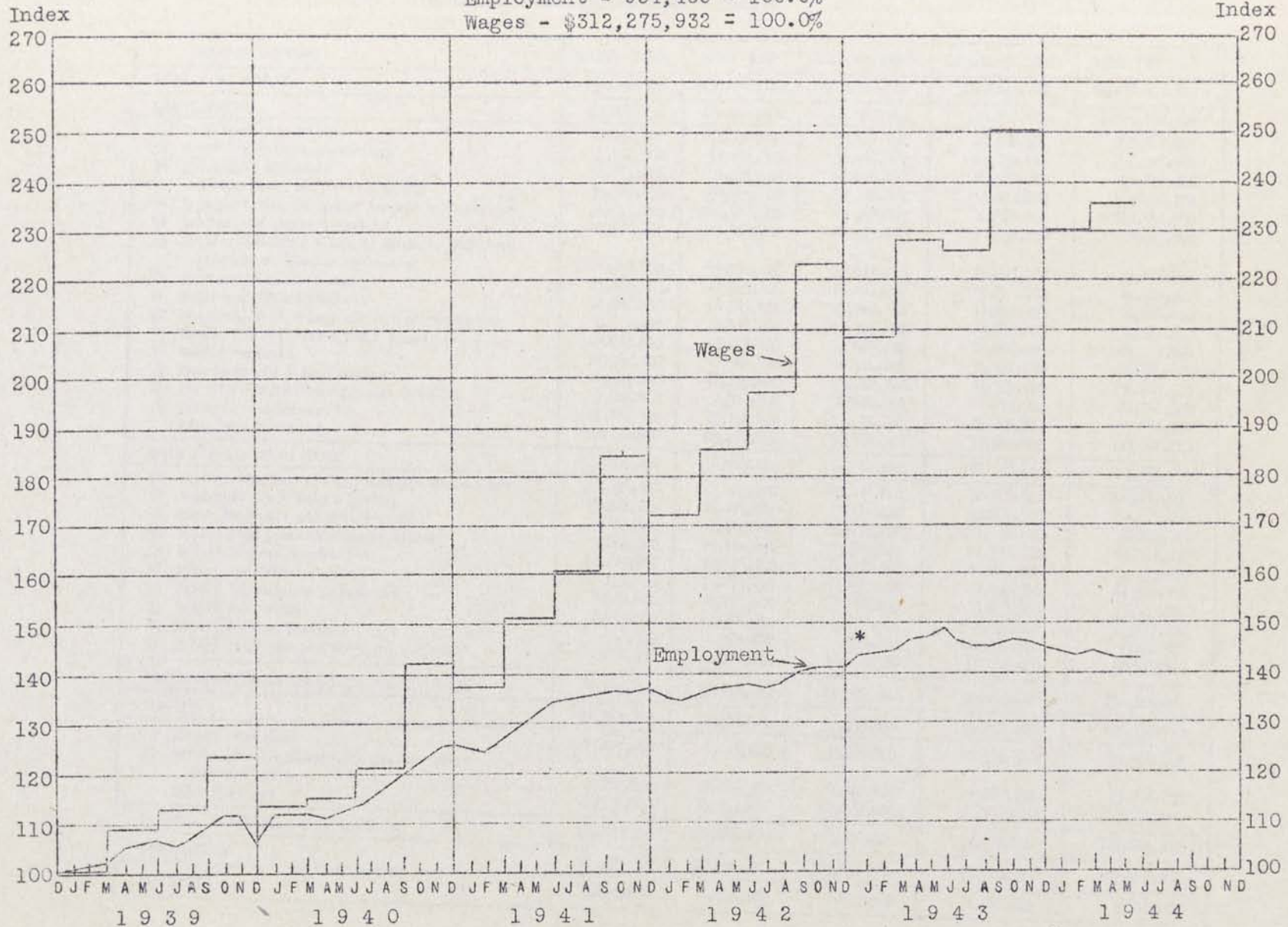
January 1, 1939 - June 30, 1944

Based on Quarterly Contribution Reports of Employers

Subject to the Massachusetts Employment Security Law

Employment - 954,466 = 100.0%

Wages - \$312,275,932 = 100.0%



* Increase in January 1943 accounted for by extension of coverage to employers of 1 or more. Estimated number of workers affected—60,000.

TABLE II
WAGES PAID DURING THE YEAR 1943 - TO COVERED EMPLOYEES
IN ESTABLISHMENTS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW
CLASSIFIED BY INDUSTRIAL GROUPS AND BY QUARTERS

INDUSTRIAL GROUPS	JANUARY-MARCH	APRIL-JUNE	JULY-SEPTEMBER	OCTOBER-DECEMBER	TOTAL FOR YEAR
TOTAL - ALL GROUPS	\$ 653,533,900	\$713,842,100	\$708,586,100	\$781,645,700	\$2,857,607,800
MANUFACTURING	429,913,700	472,066,400	468,314,900	505,857,400	1,876,152,400
22 Textile-Mill Products	62,231,400	65,298,400	59,968,700	62,868,500	250,367,000
37 Machinery (except electrical)	55,642,900	59,693,300	56,467,100	61,238,000	233,041,300
36 Electrical Machinery	50,475,700	57,098,600	61,634,000	65,580,700	234,789,000
33 Iron and Steel and Their Products	36,088,100	38,686,800	37,346,400	41,112,800	153,234,100
34 Transportation Equipment (except automobiles)	56,351,800	66,387,600	69,248,100	72,565,400	264,552,900
31 Leather and Leather Products	28,578,800	29,905,200	28,185,300	31,432,100	118,099,400
23 Apparel and Other Finished Products Made from Fabrics and Similar Materials	17,263,800	19,058,700	17,647,400	19,493,000	73,462,900
20 Food and Kindred Products	15,665,200	17,395,100	17,882,700	19,441,700	70,384,700
26 Paper and Allied Products	14,682,800	16,213,400	15,968,100	17,652,100	64,516,400
27 Printing, Publishing, and Allied Industries	12,310,700	13,517,200	13,395,600	14,857,700	54,081,200
35 Nonferrous Metals and Their Products	10,742,200	12,449,400	11,884,100	14,198,800	49,274,500
30 Rubber Products	12,362,100	13,506,300	14,526,200	15,972,000	56,366,600
28 Chemicals and Allied Products	10,563,800	12,705,400	13,282,900	13,509,400	50,061,500
25 Furniture and Finished Lumber Products	6,249,500	7,011,000	6,848,100	7,652,900	27,761,500
19 Ordnance and Accessories	13,170,100	13,152,600	13,670,700	15,298,300	55,291,700
Other Manufacturing	27,234,800	29,989,400	30,359,500	32,984,000	120,567,700
WHOLESALE AND RETAIL TRADE	108,090,100	116,919,100	114,658,400	144,127,800	483,795,400
50 Full-Service and Limited-Function Wholesalers	21,236,400	24,443,000	23,611,800	30,926,300	100,217,500
51 Wholesale Distributors (Other)	15,012,200	16,113,300	15,476,400	18,009,500	64,611,400
52 Other Wholesale and Retail Trade	6,853,300	7,308,200	7,259,800	8,347,100	29,768,400
54 Retail Food (includes liquor stores)	15,268,000	15,844,600	15,940,400	17,331,500	64,384,500
53 Retail General Merchandise	12,210,200	12,428,900	11,908,400	14,883,300	51,430,800
58 Eating and Drinking Places	11,793,100	13,273,700	14,033,400	22,407,300	61,507,500
56 Retail Apparel and Accessories	7,548,600	8,433,900	7,686,000	9,839,300	33,507,800
55 Retail Automotive	2,943,000	3,338,700	3,297,900	4,197,800	13,777,400
59 Retail Filling Stations	962,900	978,700	983,400	1,117,300	4,042,300
57 Retail Trade Not Elsewhere Classified	14,262,400	14,756,100	14,460,900	17,068,400	60,547,800
TRANSPORTATION, COMMUNICATION, AND UTILITIES	36,293,500	37,153,100	38,878,100	39,461,600	151,786,300
SERVICE	28,964,700	32,426,500	32,599,500	35,407,400	129,398,100
72 Personal Services	8,188,400	9,011,000	8,824,500	9,526,900	35,550,800
70 Hotels, Rooming Houses, Camps, and Other Lodging Places	3,217,000	3,684,300	4,307,800	4,047,100	15,256,200
Other Services	17,559,300	19,731,200	19,467,200	21,833,400	78,591,100
FINANCE, INSURANCE, AND REAL ESTATE	29,120,500	30,865,700	30,500,200	32,976,900	123,463,300
CONSTRUCTION	20,061,900	22,858,300	22,104,500	22,340,500	87,365,200
ALL OTHERS	1,089,500	1,553,000	1,530,500	1,474,100	5,647,100

TABLE III
EMPLOYMENT DURING THE YEAR 1943 IN ESTABLISHMENTS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW
CLASSIFIED BY INDUSTRIAL GROUPS AND BY MONTHS ^{1/}

Industrial Groups	December 1942 ^{2/}	January	February	March	April	May	June	July	August	September	October	November	December
TOTAL — ALL GROUPS	1,342,283	1,386,209	1,385,701	1,398,845	1,408,665	1,411,819	1,420,200	1,396,807	1,390,348	1,399,353	1,401,818	1,403,197	1,390,175
MANUFACTURING	806,631	825,334	829,968	838,273	838,689	839,539	845,284	834,645	833,121	834,365	836,147	836,215	819,591
22 Textile-Mill Products	145,584	146,958	145,845	143,826	140,645	139,328	138,687	134,790	132,879	132,666	131,867	131,756	126,063
37 Machinery (except Electrical)	89,008	89,105	88,833	89,187	89,583	89,330	89,289	88,220	86,642	86,139	85,498	85,112	83,601
36 Electrical Machinery	85,575	88,199	90,439	92,580	94,230	96,297	97,867	99,165	99,839	101,154	104,751	105,892	105,910
33 Iron and Steel and Their Products	56,492	57,912	58,524	58,881	58,654	58,921	58,416	58,015	57,448	57,273	58,016	58,394	57,667
34 Transportation Equipment (except Automobiles)	66,612	71,459	74,112	79,283	83,353	83,763	87,339	83,834	86,286	86,714	85,295	84,991	83,600
31 Leather and Leather Products	71,348	71,007	69,716	69,292	67,538	66,355	66,117	65,628	65,103	64,374	64,393	63,651	63,184
23 Apparel and Other Finished Products Made from Fabrics and Similar Materials	51,220	50,343	50,923	51,283	50,854	50,540	49,540	47,748	47,615	48,227	47,797	47,478	46,269
20 Food and Kindred Products	35,993	35,842	34,931	35,227	35,240	35,575	36,264	36,328	36,274	36,154	35,964	36,061	35,617
26 Paper and Allied Products	30,520	31,249	31,608	31,957	31,931	31,855	32,308	31,761	31,529	31,240	31,315	31,552	31,233
27 Printing, Publishing and Allied Industries	25,642	26,182	26,334	26,370	26,453	26,399	26,472	26,016	25,781	26,238	26,330	26,431	26,353
35 Nonferrous Metals and Their Products	19,557	20,355	20,768	20,902	21,122	21,605	22,282	22,365	22,362	22,514	22,613	22,646	22,341
30 Rubber Products	24,836	26,568	26,474	26,360	26,064	26,206	26,505	27,295	27,368	28,101	28,321	28,378	28,370
28 Chemicals and Allied Products	17,229	18,647	19,670	20,795	21,620	21,705	21,893	22,085	22,324	22,603	21,991	21,594	18,839
25 Furniture and Finished Lumber Products	15,153	14,715	14,607	14,575	14,564	14,496	14,567	14,429	14,648	14,778	14,530	14,541	13,642
19 Ordnance and Accessories	17,995	20,706	20,160	20,160	19,747	19,537	19,306	19,172	19,676	19,722	20,426	20,067	19,842
Other Manufacturing	53,867	56,087	56,674	57,555	57,091	57,627	58,432	57,794	57,285	57,201	57,260	57,728	57,052
WHOLESALE AND RETAIL TRADE	284,659	289,685	286,414	289,585	296,245	295,155	293,166	286,639	284,466	292,244	295,401	300,838	307,431
50 Full-Service and Limited-Function Wholesalers	39,395	41,107	40,828	41,398	41,200	40,978	41,725	41,639	41,275	41,317	41,298	41,202	40,729
51 Wholesale Distributors (Other)	22,437	23,387	23,285	23,194	22,924	22,686	22,744	22,176	22,265	22,563	22,482	22,274	22,274
52 Other Wholesale and Retail Trade	13,494	13,823	13,457	13,533	13,033	13,299	13,475	13,788	13,705	13,450	13,371	13,338	13,350
54 Retail Food (Includes Liquor Stores)	45,057	51,123	51,231	50,941	51,834	52,170	51,294	47,849	46,856	48,727	49,483	49,143	48,702
53 Retail General Merchandise	56,457	42,074	41,403	42,791	45,380	44,011	43,071	42,161	41,650	44,660	46,397	51,835	58,050
56 Eating and Drinking Places	43,497	45,641	44,448	45,319	47,181	49,079	49,146	49,857	49,854	50,262	49,942	49,309	48,733
56 Retail Apparel and Accessories	22,251	22,101	22,059	23,449	26,066	24,277	23,552	21,186	21,222	23,231	23,768	24,159	24,521
55 Retail Automotive	6,501	6,578	6,560	6,681	6,953	6,941	6,841	6,895	7,233	7,285	6,881	6,990	7,152
59 Filling Stations, Garages and Automobile Repair Service	2,282	3,296	3,322	3,324	3,320	3,281	3,107	3,147	3,111	3,186	3,204	3,208	3,281
57 Retail Trade Not Elsewhere Classified	33,288	40,755	39,621	38,955	38,354	38,433	38,211	37,746	37,384	37,921	38,494	39,172	40,639
TRANSPORTATION, COMMUNICATION AND UTILITIES	71,124	73,933	74,857	75,966	75,609	75,739	77,007	76,204	76,376	77,061	77,275	75,255	74,168
SERVICE	78,287	92,999	93,043	93,486	94,211	95,779	96,131	94,400	93,284	94,067	92,706	92,252	91,865
72 Personal Services	24,394	28,857	28,614	28,947	29,384	29,751	29,786	28,905	27,938	27,940	27,678	27,553	27,060
70 Hotels, Rooming Houses, Camps and Other Lodging Places	12,361	12,240	12,416	12,332	12,484	13,047	13,923	15,359	15,222	14,278	13,085	12,792	12,611
Other Service	41,532	51,902	52,013	52,207	52,343	52,981	52,422	50,136	50,124	51,849	51,939	51,907	52,194
FINANCE, INSURANCE AND REAL ESTATE	57,874	63,717	63,929	63,763	63,699	64,015	64,508	63,736	63,112	62,274	62,227	62,049	62,617
CONSTRUCTION	41,176	37,574	34,763	34,850	36,237	37,503	40,043	37,632	36,516	35,965	34,957	33,610	31,644
ALL OTHERS	2,532	2,767	2,727	2,922	3,775	4,089	4,061	3,551	3,473	3,377	3,105	2,978	2,899

^{1/} The number of employees represents the total reported by the respective employers on their contribution reports for the year 1943 comprising all individuals on the last weekly pay roll in the month, plus individuals on the last semimonthly pay roll, plus individuals employed on a monthly basis.

^{2/} The figures for December 1942 are included for comparative purposes and show the industry distribution by the revised codes used in 1943 instead of the industry codes in the table appearing in the annual report for the year 1942.

CLAIMS FOR UNEMPLOYMENT BENEFITS

Continued increase in industrial activity in Massachusetts in 1943 and 1944 resulted in a decrease of 41.5% in the number of initial claims received in local offices in the year ending June 30, 1944, compared with the preceding fiscal year. There was a corresponding decrease of 58.1% in the continued claim load. These decreases appear even more striking when it is realized that in comparison with the year ending June 30, 1941, they represent a decrease of 85.8% in initial claims and 91.7% in continued claims.

The following summary table shows the drastic decline in claims activities which accompanied increased employment since the United States entered World War II.

	July 1, 1940— June 30, 1941	July 1, 1941— June 30, 1942	July 1, 1942— June 30, 1943	July 1, 1943— June 30, 1944	Percent of Decrease in Year Ending June 30, 1944 Compared with Year Ending	
					June 30, 1943	June 30, 1941
Total Initial Claims <u>1/</u>	524,912	360,499	127,153	74,346	41.5	85.8
New Claims	255,966	222,899	65,668	46,244	29.6	81.9
Additional Claims	253,193	124,342	56,088	25,167	55.1	90.1
Interstate Claims	15,753	13,258	5,397	2,935	45.6	81.4
Total Continued Claims <u>1/</u>	2,989,490	1,807,250	590,451	247,104	58.1	91.7
Total Unemployment Partial and Part-	2,687,657	1,585,912	508,423	198,594	60.9	92.6
Total Unemployment <u>1/</u>	216,065	155,255	51,764	34,707	33.0	83.9
Interstate	85,768	66,083	30,264	13,803	54.4	83.9
Ratio Continued Claims to Initial Claims	5.7	5.0	4.6	3.3		

The weekly variation in the initial claim load is shown in Chart IV. The peak in April which marks the beginning of each new benefit year was much less pronounced in 1943 and 1944. A second peak in 1943 resulted from an extensive layoff of workers in connection with a labor dispute in the textile industry in December.

Table IV shows the number of initial claims received in each local office during the fiscal years ending June 30, 1944, and June 30, 1943,

1/ Initial claims are filed at the beginning of each period of unemployment. There are three kinds of initial claims—new claims, received from individuals filing a claim for the first time in the current benefit year; additional claims, received from individuals who have already filed one or more claims in the current benefit year; and interstate claims, taken as agent and forwarded by the local offices to the respective liable states.

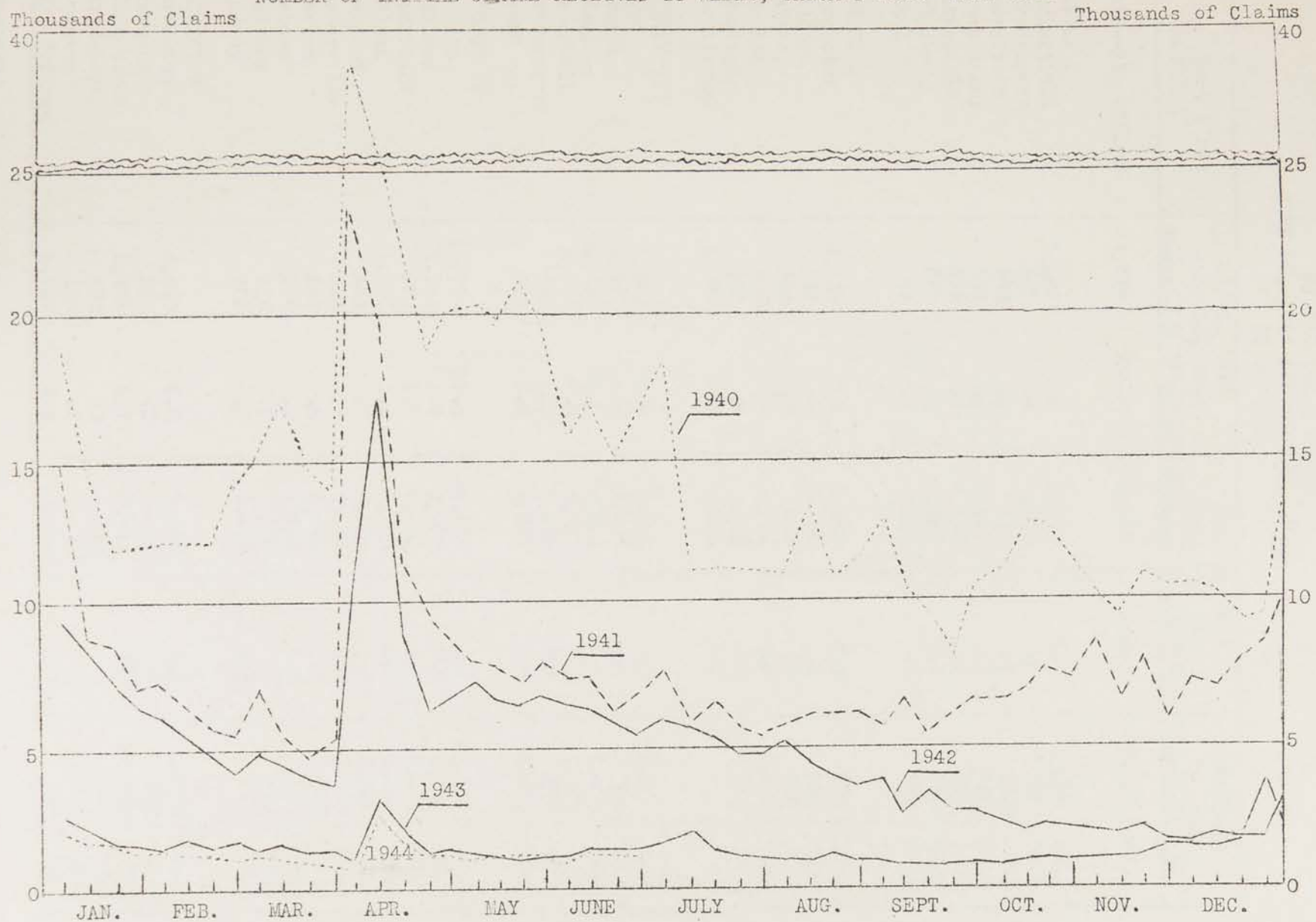
Continued claims are taken following the completion of each week of unemployment.

Claims for unemployment benefits may result from total unemployment or from partial or part-total unemployment.

Claims for partial and part-total unemployment were received first in October 1940.

CHART IV

NUMBER OF INITIAL CLAIMS RECEIVED BY WEEKS, JANUARY 1940--JUNE 1944



INITIAL CLAIMS RECEIVED
FISCAL YEARS ENDING
JUNE 30, 1944 AND JUNE 30, 1943
BY OFFICES

Office Where Claim Was Filed	July 1, 1943 June 30, 1944		July 1, 1942 June 30, 1943		DECREASE IN 1944	
	Number	% of Total	Number	% of Total	Number	%
TOTALS--ALL OFFICES	74,346	100.0	127,153	100.0	52,807	41.5
DISTRICT I						
Springfield	1,383	1.9	2,606	2.1	1,223	46.9
Northampton	263	.4	1,183	.9	920	77.8
Greenfield	432	.6	402	.3	30*	7.5*
North Adams	144	.2	1,061	.8	917	86.4
Pittsfield	579	.8	1,175	.9	596	50.7
Holyoke	587	.8	1,363	1.1	776	56.9
Athol	73	.1	234	.2	161	68.8
DISTRICT II						
Worcester	3,138	4.2	3,807	3.0	669	17.6
Milford	649	.9	1,100	.9	451	41.0
Webster	394	.5	813	.6	419	51.5
Fitchburg	885	1.2	4,514	3.6	3,629	80.4
**Framingham	198	.3	132	.1	344	19.4
Marlborough	1,231	1.7	1,641	1.3		
DISTRICT III						
Lynn	3,429	4.6	5,696	4.5	2,267	39.8
Lowell	4,941	6.6	4,053	3.2	888*	21.9*
Lawrence	18,724	25.2	26,594	20.9	7,870	29.6
Haverhill	5,194	7.0	6,520	5.1	1,326	20.3
Newburyport	756	1.0	1,968	1.5	1,212	61.6
Salem	867	1.2	4,297	3.4	3,430	79.8
DISTRICT IV						
Boston	10,770	14.5	25,237	19.8	14,467	57.3
Chelsea	1,141	1.5	3,281	2.6	2,140	65.2
Cambridge	924	1.2	3,301	2.6	2,377	72.0
Malden	1,101	1.5	3,315	2.6	2,214	66.8
Medford	533	.7	1,555	1.2	1,022	65.7
Somerville	593	.7	2,105	1.7	1,512	71.8
Newton	543	.8	1,546	1.2	1,003	64.9
Woburn	276	.4	1,320	1.0	1,044	79.1
Waltham	216	.3	879	.7	663	75.4
Quincy	706	.9	1,527	1.2	821	53.8
DISTRICT V						
Brockton	4,843	6.5	5,918	4.7	1,075	18.2
Norwood	183	.2	433	.3	250	57.7
***Fall River	6,475	8.7	3,441	2.7	3,034*	88.2*
Attleboro	228	.3	583	.5	355	60.9
Taunton	183	.2	1,191	.9	1,008	84.6
New Bedford	1,764	2.4	2,362	1.9	598	25.3

* Increase

** Framingham office began operations January 25, 1943. Activities of Framingham office previously included with Marlboro

*** Labor dispute in December 1943

together with the number and percent of change in the period July 1, 1943--June 30, 1944. With the exception of Greenfield, Lowell, and Fall River, all local offices showed decreases--the percents varying from 17.6% in Worcester to 86.4% in North Adams. The increase in the number of initial claims in Greenfield was insignificant. The increase in Lowell was due to the closing of the ordnance plant, and the increase in Fall River was due to a labor dispute.

With diminishing claim loads throughout the State, the custom of "staggered employment" in the Lawrence area became more significant. In the year ending June 30, 1944, over a quarter of all initial claims were received in the Lawrence office.

Tables V and VI show the number of initial and continued claims received in the fiscal years ending June 30, 1944, and June 30, 1943, by office and by type of claim. The percent of the total and the ratio of continued to initial claims are also shown. In Table V, the effect of the custom of "staggered employment" is most striking. While Boston received 1,260 more new claims than Lawrence, the latter office received 9,454 more additional claims than Boston. In Lawrence, the ratio was nearly 2 additional claims for each new claim, while for the rest of the State about one additional claim was filed for every 3 new claims. The greatest number of interstate claims was received in Fall River where many claims were filed in connection with the labor dispute (mentioned above) which also affected mills in the neighboring state of Rhode Island.

It will also be observed from Table V that although there were 4,117 new claims filed in Lowell, 1,738 or 42% of the claimants failed to complete one week of waiting period. This was because many workers laid off by the closing of the Lowell Ordnance Plant in December 1943 were probably rehired forthwith by other plants in the area.

Interstate claims comprised about 4% of all initial claims filed in the fiscal year ending June 30, 1944. By a nation-wide agreement, Massachusetts acts as agent in receiving claims from workers whose wage credits were earned in other states. The claims are forwarded by Massachusetts to the liable state for processing, determination, and payment. Similarly, other states act as agent for Massachusetts. The following tabulation shows a comparison of interstate claims filed in the fiscal years ending June 30, 1944, and June 30, 1943. Interstate claims for which Massachusetts acted as agent and interstate benefit payments for which Massachusetts was liable decreased in about the same proportions as total claims and total benefit payments.

	July 1, 1943-- June 30, 1944	July 1, 1942-- June 30, 1943	Decrease	
			Number	%
Massachusetts--Agent				
Initial Claims	2,035	5,397	2,462	45.6
Continued Claims	13,803	30,264	16,461	54.4
Massachusetts--Liable				
Number of Checks	5,837	16,522	10,685	64.7
Amount of Payments	\$93,198	\$200,817	\$107,619	53.6

TABLE V
INITIAL AND CONTINUED CLAIMS RECEIVED
JULY 1, 1943 - JUNE 30, 1944 BY OFFICE AND BY TYPE OF CLAIM

OFFICE WHERE CLAIM WAS FILED	I N I T I A L C L A I M S						C O N T I N U E D C L A I M S						RATIO OF CONTINUED CLAIMS TO INITIAL CLAIMS		
	NEW CLAIMS		ADDITIONAL CLAIMS		INTERSTATE CLAIMS		TOTAL INITIAL CLAIMS		WAITING PERIOD		COMMENSABLE			TOTAL CONTINUED CLAIMS	
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%		NUMBER	%
TOTALS--ALL OFFICES	46,244	100.0	25,167	100.0	2,935	100.0	74,346	100.0	42,259	100.0	204,845	100.0	247,104	100.0	3.3
DISTRICT I															
SPRINGFIELD	1,114	2.4	153	.6	116	4.0	1,383	1.9	766	1.8	3,208	1.6	3,974	1.6	2.9
NORTHAMPTON	167	.4	85	.3	11	.4	263	.4	104	.3	640	.3	744	.3	2.8
GREENFIELD	364	.8	53	.2	15	.5	432	.6	346	.8	2,293	1.1	2,639	1.1	6.1
NORTH ADAMS	111	.3	28	.1	5	.2	144	.2	104	.2	911	.4	1,015	.4	7.0
PITTSFIELD	408	.9	146	.6	25	.8	579	.8	373	.9	2,956	1.4	3,329	1.3	5.8
HOLYOKE	438	1.0	116	.5	33	1.1	587	.8	320	.8	1,263	.6	1,583	.6	2.7
ATHOL	53	1/	4	1/	16	.5	73	.1	45	.1	285	.1	330	.1	4.5
DISTRICT II															
WORCESTER	2,658	5.8	396	1.6	84	2.9	3,138	4.2	2,151	5.1	9,682	4.7	11,833	4.8	3.8
MILFORD	488	1.1	140	.6	21	.7	649	.9	449	1.1	2,750	1.3	3,199	1.3	4.9
WEBSTER	309	.7	58	.2	27	.9	394	.5	297	.7	1,539	.8	1,836	.7	4.7
FITCHBURG	571	1.2	251	1.0	63	2.1	885	1.2	465	1.1	2,259	1.1	2,724	1.1	3.1
FRAMINGHAM 2/	147	.3	39	.1	12	.4	198	.3	114	.3	505	.3	619	.3	3.1
MARLBOROUGH	756	1.7	417	1.7	18	.6	1,231	1.7	906	2.1	4,675	2.3	5,581	2.3	4.5
DISTRICT III															
LYNN	2,347	5.1	1,024	4.1	58	2.0	3,429	4.6	2,073	4.9	11,796	5.8	13,869	5.6	4.0
LOWELL	4,117	8.9	704	2.8	120	4.1	4,941	6.6	2,379	5.6	16,303	8.0	18,682	7.5	3.8
LAWRENCE	6,440	13.9	12,038	47.8	246	8.4	18,724	25.2	6,910	16.4	35,761	17.5	42,671	17.3	2.3
HAVERHILL	2,771	6.0	2,326	9.2	97	3.3	5,194	7.0	3,593	8.5	12,953	6.3	16,546	6.7	3.2
NEUBURYPORT	430	.9	227	.9	99	3.4	756	1.0	413	1.0	2,138	1.0	2,551	1.0	3.4
SALEM	614	1.3	226	.9	27	.9	867	1.2	380	.9	3,496	1.7	3,876	1.6	4.5
DISTRICT IV															
BOSTON	7,700	16.7	2,584	10.3	486	16.6	10,770	14.5	6,137	14.5	25,865	12.6	32,002	12.9	3.0
CHELSEA	872	1.9	244	1.0	25	.8	1,141	1.5	755	1.8	2,632	1.3	3,387	1.4	3.0
CAMBRIDGE	599	1.3	263	1.0	62	2.1	924	1.2	522	1.2	3,354	1.6	3,876	1.6	4.2
MALDEN	792	1.7	274	1.1	35	1.2	1,101	1.5	687	1.6	3,800	1.9	4,487	1.8	4.1
MEDFORD	368	.8	160	.6	5	.2	533	.7	333	.8	1,312	.6	1,645	.7	3.1
SOMERVILLE	431	.9	140	.6	22	.7	593	.7	387	.9	1,785	.9	2,172	.9	3.7
NEWTON	381	.8	144	.6	18	.6	543	.8	305	.7	1,598	.8	1,903	.8	3.5
ROBURN	204	.4	64	.2	8	.3	276	.4	162	.4	1,061	.5	1,223	.5	4.4
WALTHAM	149	.3	52	.2	15	.5	216	.3	134	.3	829	.4	963	.4	4.5
QUINCY	591	1.3	81	.3	34	1.2	706	.9	370	.9	2,638	1.3	3,008	1.2	4.3
DISTRICT V															
BROCKTON	2,879	6.2	1,907	7.6	57	1.9	4,843	6.5	3,249	7.7	7,260	3.6	10,509	4.3	2.2
NORWOOD	138	.3	33	.1	12	.4	183	.2	126	.3	725	.4	851	.3	4.6
FALL RIVER 3/	5,417	11.7	395	1.6	663	22.6	6,475	8.7	5,846	13.8	27,126	13.2	32,972	13.3	5.1
ATTLEBORO	180	.4	14	.1	34	1.2	228	.3	151	.4	967	.5	1,138	.5	5.0
TALTON	123	.3	19	.1	41	1.4	183	.2	86	.2	616	.3	702	.3	3.8
NEW BEDFORD	1,077	2.3	362	1.4	325	11.1	1,764	2.4	821	1.9	7,844	3.8	8,665	3.5	4.9

1/ Less than .05 percent.

2/ Framingham office began operations January 25, 1943. Activities of Framingham office previously included with Marlborough.

3/ Labor Dispute in December, 1943.

TABLE VI
INITIAL AND CONTINUED CLAIMS RECEIVED
JULY 1, 1942 - JUNE 30, 1943 BY OFFICE AND BY TYPE OF CLAIM

OFFICE WHERE CLAIM WAS FILED	I N I T I A L C L A I M S								C O N T I N U E D C L A I M S								R A T I O O F C O N T I N U E D C L A I M S T O I N I T I A L C L A I M S
	N E W C L A I M S		A D D I T I O N A L C L A I M S		I N T E R S T A T E C L A I M S		T O T A L I N I T I A L C L A I M S		W A I T I N G P E R I O D		C O M P E N S A B L E		T O T A L C O N T I N U E D C L A I M S				
	N U M B E R	%	N U M B E R	%	N U M B E R	%	N U M B E R	%	N U M B E R	%	N U M B E R	%	N U M B E R	%			
TOTALS--ALL OFFICES	65,668	100.0	56,088	100.0	5,397	100.0	127,153	100.0	59,957	100.0	530,494	100.0	590,451	100.0	4.6		
DISTRICT I																	
SPRINGFIELD	1,492	2.3	857	1.5	257	4.8	2,606	2.1	1,417	2.4	17,516	3.3	18,933	3.2	7.3		
NORTHAMPTON	684	1.0	466	.8	33	.6	1,183	.9	677	1.1	5,549	1.0	6,226	1.1	5.3		
GREENFIELD	289	.4	70	.1	43	.8	402	.3	187	.3	2,364	.5	2,551	.4	6.3		
NORTH ADAMS	570	.9	480	.9	11	.2	1,061	.8	574	1.0	7,174	1.4	7,748	1.3	7.3		
PITTSFIELD	669	1.0	429	.8	77	1.4	1,175	.9	691	1.1	7,469	1.4	8,160	1.4	6.9		
HOLYOKE	642	1.0	666	1.2	55	1.0	1,363	1.1	588	1.0	5,385	1.0	5,973	1.0	4.4		
ATHOL	165	.3	51	.1	18	.3	234	.2	173	.3	1,717	.3	1,890	.3	8.1		
DISTRICT II																	
WORCESTER	2,672	4.1	955	1.7	180	3.3	3,807	3.0	2,326	3.9	21,622	4.1	23,948	4.1	6.3		
MILFORD	728	1.1	333	.6	39	.7	1,100	.9	729	1.2	7,377	1.4	8,106	1.4	7.4		
WEBSTER	477	.7	289	.5	47	.9	813	.6	435	.7	3,348	.6	3,783	.6	4.7		
FITCHBURG	2,716	4.1	1,655	3.0	143	2.7	4,514	3.6	2,307	3.8	20,543	3.9	22,850	3.9	5.1		
*FRAMINGHAM	90	.1	34	.1	8	.1	132	.1	68	.1	371	.1	439	.1	3.3		
MARLBOROUGH	892	1.4	682	1.2	67	1.2	1,641	1.3	839	1.4	6,737	1.3	7,576	1.3	4.6		
DISTRICT III																	
LYNN	2,826	4.3	2,742	4.9	128	2.4	5,696	4.5	2,400	4.0	27,985	5.3	30,385	5.1	5.3		
LOWELL	2,382	3.6	1,488	2.7	183	3.4	4,053	3.2	1,714	2.9	19,565	3.7	21,279	3.6	5.3		
LAWRENCE	8,914	13.6	17,367	30.9	313	5.8	26,594	20.9	8,199	13.7	55,313	10.4	63,512	10.8	2.4		
HAVERHILL	2,985	4.5	3,210	5.7	325	6.0	6,520	5.1	3,606	6.0	17,719	3.3	21,325	3.6	3.3		
NEWBURYPORT	774	1.2	971	1.7	223	4.1	1,968	1.5	1,025	1.7	10,165	1.9	11,190	1.9	5.7		
SALEM	2,684	4.1	1,504	2.7	109	2.0	4,297	3.4	2,463	4.1	21,808	4.1	24,271	4.1	5.6		
DISTRICT IV																	
BOSTON	13,702	20.9	10,330	18.4	1,205	22.3	25,237	19.8	12,292	20.5	118,897	22.4	131,189	22.2	5.2		
CHELSEA	1,863	2.8	1,328	2.4	90	1.7	3,281	2.6	1,704	2.8	16,479	3.1	18,183	3.1	5.5		
CAMBRIDGE	1,914	2.9	1,235	2.2	162	3.0	3,301	2.6	1,799	3.0	18,423	3.5	20,222	3.4	6.1		
MILDEN	1,995	3.0	1,206	2.2	114	2.1	3,315	2.6	1,690	2.8	16,128	3.0	17,818	3.0	5.4		
MEDFORD	801	1.2	723	1.3	31	.6	1,555	1.2	810	1.4	7,805	1.5	8,615	1.5	5.5		
SOMERVILLE	1,209	1.8	841	1.5	61	1.1	2,105	1.7	1,070	1.8	10,885	2.0	11,955	2.0	5.7		
NEWTON	922	1.4	532	.9	92	1.7	1,546	1.2	776	1.3	9,009	1.7	9,785	1.7	6.3		
WOBURN	916	1.4	360	.6	44	.8	1,320	1.0	855	1.4	5,776	1.1	6,631	1.1	5.0		
WALTHAM	532	.8	300	.5	47	.9	879	.7	420	.7	3,946	.7	4,366	.7	5.0		
QUINCY	1,016	1.6	416	.7	95	1.8	1,527	1.2	761	1.3	8,276	1.6	9,037	1.5	5.9		
DISTRICT V																	
BROCKTON	3,563	5.4	2,223	4.0	132	2.5	5,918	4.7	3,164	5.3	19,253	3.6	22,417	3.8	3.8		
NORWOOD	264	.4	159	.3	10	.2	433	.3	216	.4	2,190	.4	2,406	.4	5.6		
FALL RIVER	1,942	3.0	968	1.7	531	9.9	3,441	2.7	2,277	3.8	15,789	3.0	18,066	3.1	5.3		
ATTLEBORO	391	.6	109	.2	83	1.5	583	.5	352	.6	4,748	.9	5,100	.9	8.7		
TUNTON	582	.9	538	1.0	71	1.3	1,191	.9	428	.7	3,862	.7	4,290	.7	3.6		
NEW BEDFORD	1,411	2.2	581	1.0	370	6.9	2,362	1.9	925	1.5	9,301	1.8	10,226	1.7	4.3		

* Framingham office began operations January 25, 1943. Activities of Framingham office previously included with Marlborough.

No final determination of a claim for benefits is made until the claimant has had an opportunity to review the preliminary determination and the employer has had an opportunity to protest against the allowance of the claim. The Determination and Adjustment Division in the Central Office receives for decision all claims on which the reason for separation, as stated by the claimant, indicates possible ineligibility, all claims to which the employer has made objection, all disputes with respect to wage records, and all cases involving disqualification for refusal to apply for or to accept suitable employment, or for other reasons. The following tabulation shows the distribution of disputed claims in the fiscal years ending June 30, 1944, and June 30, 1943:

	July 1, 1943-- June 30, 1944		July 1, 1942-- June 30, 1943	
	Number	% of Initial Claims	Number	% of Initial Claims
Total Disputed Claims	36,155	50.6	46,422	38.1
Questionable Separations	17,115	24.0	22,042	18.1
Employer Objections	6,024	8.4	7,238	5.9
Disqualification Cases	5,982	8.4	6,188	5.1
Labor Dispute Cases	4,215	5.9	5,788	4.8
Questions of Wage Records	2,694	3.8	3,095	2.5
Miscellaneous Adjustments	125	.1	2,071	1.7
Total Initial Claims (exclusive of interstate claims)	71,411		121,756	

Although there was a decrease in the number of disputed claims, there was an increase in the ratio of all types of disputed claims to initial claims. When many openings for employment are available, the number of claims for unemployment compensation is reduced. At the same time when many openings are available, workers may be apt to quit their jobs without due consideration and thus increase the proportion of questionable separations. Likewise, the ratio of disqualification cases may increase since with plenty of available openings it is possible to single out claimants not actually seeking work and to disqualify them for refusal to apply for or to accept suitable employment. The ratio of employer objections was increased because of a large number of such objections in connection with a labor dispute.

Itinerant service was maintained by the Division throughout the State. At these itinerant points, representatives of the Division were on duty on scheduled days each week for registration of applicants for employment, receiving claims for benefits, and interviewing claimants regarding their benefit rights. When a claimant is located in a town at a considerable distance from the nearest employment office or itinerant point, he is permitted to file continued claims by mail. Once every four to six weeks, however the claimant is required to appear in person at the local office or established itinerant point serving the area in which he resides. Communities to which this mailing privilege has been extended are indicated in the following tabulation of home offices and their itinerant points:

Employment Office	Itinerant Point	Employment Office	Itinerant Point
Athol	(Barre (mail) (Gilbertville (mail)	North Adams	Adams (mail)
Attleboro	Mansfield (mail)	Norwood	Clinton (mail)
Brockton	(Middleborough (Plymouth	Pittsfield	Gr.Barrington (mail)
	(Ayer ⁽¹⁾	Salem	(Danvers ⁽⁶⁾ (Gloucester
Fitchburg	(Clinton (Gardner (Winchendon ⁽⁴⁾		(Chester (mail) (Huntington (mail)
Marlborough	(Framingham ⁽²⁾ (Maynard	Springfield	(Palmer (Ware (mail) (Westfield ⁽¹⁰⁾
	(Franklin (Medway ⁽⁹⁾	Waltham	(Concord ⁽⁷⁾ (Lexington ⁽⁷⁾
Milford	(Uxbridge (Whitinsville ⁽³⁾		(Douglas (mail) (Oxford (mail) (Southbridge
	(Falmouth (Hyannis	Webster	(Leicester ⁽⁸⁾ (Millbury ⁽⁸⁾
New Bedford	(Nantucket (Oak Bluffs (Provincetown (mail) (Wareham (mail)	Worcester	(North Brookfield ⁽⁸⁾ (Spencer ⁽⁸⁾ (Westborough ⁽⁸⁾
Newburyport	(Amesbury ⁽⁵⁾ (Ipswich		

- (1) Discontinued as of 3/17/43.
(2) " " " 1/25/43. Became a home office.
(3) " " " 4/18/43.
(4) " " " 2/17/43.
(5) " " " 2/4/43.
(6) " " " 5/3/43.
(7) " " " 3/22/43.
(8) " " " 2/17/43. Served by mail.
(9) " " " 1/12/44.
(10) " " " 12/1/43. Served by mail. Mail service discontinued 2/16/44.

BENEFIT PAYMENTS

In the fiscal year ending June 30, 1944, 174,490 checks totalling \$2,648,256 were distributed as benefit payments. This was a reduction of \$3,250,561 or 55% as compared with benefit payments in the preceding fiscal year. In this comparison, consideration should be given to the liberalized rate schedule applicable to claims filed on and after April 1, 1943. Effective as of that date, the maximum rate was raised from \$15.00 to \$18.00 and, in general, all other rates were increased by \$2.00. This liberalization is the principal reason for the increase in the average check for total unemployment from \$11.70 to \$15.89. The increase was also due, in part, to the upward trend of earnings of covered workers in the base year.

Table VII shows by months the number and amount of benefit payments made during the fiscal years ending June 30, 1944, and June 30, 1943, together with the monthly average checks. The effect of the rate liberalization and increased earnings in the base year is seen in the upward trend of the average check throughout the two fiscal years shown in the Table.

The total value of benefit checks for claims resulting from total and partial and part-total unemployment is shown for each local office for the fiscal years ending June 30, 1944, and June 30, 1943, in Table VIII. The average check for each local office by type of employment is also shown as well as the decrease in the total amount of benefit payments in the year ending June 30, 1944, and the increase in the average check. All offices except Greenfield and Lowell showed a decrease in the amount of benefit payments. These decreases ranged from 2.0% in New Bedford to 87.5% in Fitchburg.

Slightly more than one-fifth of all benefit payments for total unemployment in the year ending June 30, 1944, went to claimants in the Lawrence area. This was the largest proportion of payments made to claimants in any local office area, and was due to the stagger system in operation in the textile plants under which workers have alternate periods of employment and unemployment. Nearly a third of benefits for partial and part-total unemployment went to claimants in Haverhill. This condition is due to the "share the work" policy among the shoe workers in that area.

Benefit payments for the calendar years 1943, 1942, and 1941 are classified by certain industry divisions and major industry groups in Chart V and Table IX. Classification was based upon the industry of the last employer in the base period and on random representative samples. Over the three-year period, revisions have been made in the industry codes of certain employers because of changes in their principal activity and for other reasons. The data as shown in the Table and Chart, however, have not been adjusted for these revisions since it was felt that they would not affect our conclusions.

An analysis of Table IX reveals the following facts:

1. Benefit payments to workers in all industry divisions were less in 1943 than in 1942 or 1941. There was

some variation, however, in the percent of decrease. Benefit payments to workers in construction and manufacturing industries were less by 80% and 82%, respectively, in 1943, as compared with the year 1941, while payments to workers in the trade and service divisions were less in both cases by 92%.

2. The amount of benefit payments to workers in construction exceeded the amount paid to workers in wholesale and retail trade by over \$100,000, although the number of workers in construction industries was somewhat less than 21% of the number of workers in wholesale and retail trade.
3. While all major industry groups participated in the decrease in benefit payments in 1943, as compared with 1941, there were striking differences in the rate of decrease. For example, the textile industry accounted for nearly a quarter of all benefit payments in 1943, while in 1941 less than one-tenth of total benefit payments were distributed to textile workers.

TABLE VII
BENEFIT PAYMENTS - FISCAL YEARS ENDING JUNE 30, 1944 and JUNE 30, 1943
NUMBER OF CHECKS, TOTAL AMOUNT, AND AVERAGE CHECK DISBURSED BY MONTHS

MONTH	JULY 1, 1943 - JUNE 30, 1944									JULY 1, 1942 - JUNE 30, 1943								
	ALL PAYMENTS		TOTAL UNEMPLOYMENT			PARTIAL AND PART-TOTAL UNEMPLOYMENT				ALL PAYMENTS		TOTAL UNEMPLOYMENT			PARTIAL AND PART-TOTAL UNEMPLOYMENT			
	TOTAL NO. OF CHECKS	AGGREGATE AMOUNT	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK		TOTAL NO. OF CHECKS	AGGREGATE AMOUNT	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK	NO. OF CHECKS	AGGREGATE AMOUNT	AVERAGE CHECK	
TOTAL FOR YEAR	174,490*	\$2,648,256	152,211*	\$2,485,688	\$15.89*	22,279	\$162,568	\$7.29		526,106*	\$5,898,617	483,203*	\$5,653,852	\$11.70	42,903	\$244,965	\$5.71	
JULY	16,415*	295,365	14,462*	281,996	15.11*	1,953	13,389	6.86		143,054	1,551,539	135,403	1,508,652	11.14	7,651	43,287	5.66	
AUGUST	13,071*	192,270	11,487*	180,618	15.62*	1,584	11,652	7.36		98,634	1,080,527	92,313	1,045,359	11.32	6,321	35,168	5.56	
SEPTEMBER	11,626	169,558	9,997	157,363	15.74	1,629	12,195	7.49		74,883	820,190	68,259	782,536	11.46	6,624	37,654	5.68	
OCTOBER	9,329	135,447	7,756	123,940	15.98	1,573	11,507	7.32		47,109	522,229	42,216	495,214	11.73	4,893	27,015	5.52	
NOVEMBER	9,330	135,683	7,665	123,932	16.17	1,665	11,751	7.06		26,212	293,837	23,005	275,959	12.00	3,207	17,878	5.57	
DECEMBER	15,727	232,396	13,372	215,049	16.08	2,355	17,347	7.37		26,527	310,566	23,799	291,816	12.26	3,128	18,752	5.99	
JANUARY	17,182	256,825	15,125	240,505	15.93	2,057	15,920	7.74		25,045	290,810	21,897	273,450	12.49	3,148	17,360	5.51	
FEBRUARY	17,795	262,159	15,375	244,197	15.88	2,420	17,962	7.42		21,273	257,620	19,423	246,334	12.68	1,850	11,286	6.10	
MARCH	19,896	296,542	17,392	278,775	16.03	2,504	17,767	7.10		20,811	251,020	18,796	239,141	12.76	2,075	11,879	5.72	
APRIL	13,346	203,826	12,109	194,844	16.09	1,237	8,982	7.26		14,539	182,361	13,663	175,197	12.82	1,276	7,164	5.61	
MAY	14,115	215,347	12,783	205,212	16.05	1,332	10,135	7.61		13,418	165,652	12,275	158,581	12.92	1,143	7,071	6.19	
JUNE	16,658	252,818	14,688	238,857	16.26	1,970	13,961	7.09		13,801*	172,064	12,214	161,613	13.02*	1,587	10,451	6.59	

* In consequence of the revised benefit rate schedule, adopted in June 1943 but retroactive to April 1, 1943 an estimated total of 7,500 adjustment checks were issued in June, July, and August 1943. The number of checks appearing in this table is exclusive of these adjustment checks. The aggregate amount shown in the table includes the amount of these checks. The average check, however, is based on the aggregate amount exclusive of the adjustment checks. The average checks for total unemployment for April, May, and June 1943 are accordingly based upon the old rate schedule and do not reflect the increase in rates.

TABLE VIII
BENEFIT PAYMENTS - FISCAL YEARS ENDING JUNE 30, 1944 and JUNE 30, 1943
TOTAL AMOUNT AND AVERAGE CHECK DISBURSED - BY OFFICES

OFFICE WHERE CLAIM WAS FILED	YEAR JULY 1, 1943 - JUNE 30, 1944								YEAR JULY 1, 1942 - JUNE 30, 1943								DECREASE		INCREASE	
	ALL PAYMENTS		TOTAL UNEMPLOYMENT		PARTIAL & PART-TOTAL UNEMPLOYMENT				ALL PAYMENTS		TOTAL UNEMPLOYMENT		PARTIAL & PART-TOTAL UNEMPLOYMENT				TOTAL PAYMENTS		TOTAL UNEMP.	
	TOTAL AMOUNT	% OF TOTAL	TOTAL AMOUNT	AVERAGE CHECK	TOTAL AMOUNT	% OF TOTAL	AVERAGE CHECK		TOTAL AMOUNT	% OF TOTAL	TOTAL AMOUNT	AVERAGE CHECK	TOTAL AMOUNT	% OF TOTAL	AVERAGE CHECK		TOTAL AMOUNT	PER CENT	AVERAGE CHECK	PARTIAL & PART-TOTAL AVERAGE CHECK
TOTAL - ALL OFFICES	\$2,648,256	100.0	\$2,485,688	\$15.89	\$162,568	100.0	\$7.29	\$5,898,817	100.0	\$5,653,852	\$11.70	\$244,965	100.0	\$5.71	\$3,250,561	55.1	\$4.19	\$1.58		
DISTRICT I																				
SPRINGFIELD	43,364	1.6	42,650	16.25	714	.4	7.60	179,297	3.0	174,618	11.40	4,679	1.9	5.18	135,933	75.8	4.85	2.42		
NORTHAMPTON	8,716	.3	8,310	15.47	406	.2	6.66	51,941	.9	51,113	9.90	828	.3	4.99	43,225	83.2	5.57	1.67		
GREENFIELD	30,787	1.2	29,974	14.06	813	.5	8.65	22,202	.4	21,613	10.81	589	.2	5.83	8,585*	38.7	3.25	2.82		
NORTH ADAMS	13,725	.5	13,542	15.86	183	.1	8.32	91,329	1.5	86,771	12.13	2,558	1.0	5.14	77,604	85.0	3.73	3.18		
PITTSFIELD	43,855	1.6	42,509	15.55	1,346	.8	6.87	82,633	1.4	79,653	11.66	2,980	1.2	5.94	38,778	46.9	3.89	.93		
HOLYOKE	17,658	.7	17,408	16.10	250	.2	7.14	57,047	1.0	54,579	11.04	2,468	1.0	4.86	39,389	69.0	5.06	2.28		
ATHOL	2,448	.1	2,373	15.94	75	.1	10.71	16,578	.3	15,973	11.20	605	.3	5.50	14,130	85.2	4.74	5.21		
DISTRICT II																				
WORCESTER	142,134	5.4	139,471	16.29	2,663	1.6	8.00	225,008	3.8	217,335	11.16	7,673	3.1	5.85	82,874	36.8	5.13	2.15		
MILFORD	41,380	1.6	40,311	15.42	1,069	.7	7.69	85,729	1.4	83,557	11.58	2,172	.9	6.56	44,349	51.7	3.84	1.13		
WEBSTER	21,170	.8	20,638	14.51	532	.3	7.09	34,816	.6	32,775	11.33	2,041	.8	5.50	13,646	39.2	3.18	1.59		
FITCHBURG	29,768	1.1	28,515	15.45	1,253	.8	6.59	237,627	4.0	230,832	11.79	6,795	2.8	5.80	207,859	87.5	3.66	.79		
FRAMINGHAM 1/	7,047	.3	6,259	16.41	788	.5	7.43	4,518	.1	4,227	12.07	291	.1	5.68	10,591	13.4	4.88	.87		
MARLBOROUGH	61,660	2.3	57,459	17.01	4,201	2.6	6.40	74,780	1.3	70,496	12.07	4,284	1.8	5.68						
DISTRICT III																				
LYNN	165,618	6.2	151,839	15.28	13,779	8.5	6.93	274,980	4.7	254,715	11.20	20,265	8.3	5.18	109,362	39.8	4.08	1.75		
LOWELL	245,122	9.3	239,792	15.60	5,330	3.3	7.56	213,913	3.6	206,673	11.19	7,240	3.0	5.28	31,209*	14.6	4.41	2.28		
LAWRENCE	528,870	20.0	504,836	15.81	24,034	14.8	7.04	581,021	9.8	553,093	12.10	27,988	11.4	5.58	52,151	9.0	3.71	1.46		
HAVERHILL	138,482	5.2	86,247	15.71	52,235	32.1	7.15	157,679	2.7	132,438	11.58	25,241	10.3	5.65	19,197	12.2	4.13	1.50		
NEW BURYPORT	21,536	.8	17,331	14.42	4,205	2.6	7.47	94,311	1.6	88,154	10.17	6,157	2.5	4.99	72,775	77.2	4.25	2.48		
SALEM	45,214	1.7	42,630	15.62	2,584	1.6	7.20	235,460	4.0	222,197	11.36	13,263	5.4	5.74	190,246	80.8	4.26	1.46		
DISTRICT IV																				
BOSTON	361,514	13.7	347,168	16.33	14,346	8.8	7.64	1,354,277	22.9	1,307,051	11.88	47,226	19.3	6.28	992,763	73.3	4.45	1.36		
CHELSEA	37,618	1.4	34,606	15.98	3,012	1.8	7.78	180,740	3.1	174,603	11.54	6,137	2.5	6.04	143,122	79.2	4.44	1.74		
CAMBRIDGE	47,885	1.8	46,782	16.05	1,109	.7	7.21	200,124	3.4	195,363	11.84	4,761	1.9	5.56	152,239	76.1	4.21	1.65		
MALDEN	55,745	2.1	53,384	15.90	2,361	1.4	7.24	184,010	3.1	176,766	11.72	7,244	3.0	6.10	128,265	69.7	4.18	1.14		
MEDFORD	20,762	.8	19,825	16.22	937	.6	8.01	92,147	1.6	88,990	12.24	3,157	1.3	6.05	71,385	77.5	3.98	1.96		
SOMERVILLE	27,221	1.0	26,686	16.02	535	.3	7.54	117,273	2.0	113,308	11.36	3,965	1.6	5.95	90,052	76.8	4.06	1.59		
NELTON	22,789	.9	22,055	16.17	734	.4	7.57	102,074	1.7	99,940	12.19	2,134	.9	5.60	79,285	77.7	3.98	1.97		
WOBURN	15,774	.6	14,624	16.70	1,150	.7	7.99	66,261	1.1	64,578	11.88	1,683	.7	5.86	50,487	76.2	4.62	2.13		
WALTHAM	12,242	.5	12,074	16.23	168	.1	7.64	45,765	.8	44,660	12.00	1,105	.5	5.58	33,523	73.3	4.23	2.06		
QUINCY	39,517	1.5	38,584	16.32	933	.6	7.91	89,468	1.5	87,196	12.60	2,412	1.0	6.38	50,091	55.9	3.72	1.53		
DISTRICT V																				
BROCKTON	101,789	3.8	92,399	16.28	9,390	5.8	6.84	199,792	3.4	190,916	11.67	8,876	3.6	5.36	98,009	49.1	4.61	1.48		
NORWOOD	10,545	.4	10,351	15.32	192	.1	8.00	27,010	.5	26,168	12.19	842	.3	6.24	16,467	61.0	3.13	1.76		
FALL RIVER	83,051	3.1	78,011	16.34	5,040	3.1	10.28	141,786	2.4	137,093	11.35	4,693	1.9	5.26	58,735	41.4	4.99	5.72		
ATTLEBORO	11,491	.4	11,366	15.80	125	.1	8.93	45,188	.8	44,196	10.83	992	.4	5.60	33,657	74.6	4.97	3.33		
TAUNTON	9,294	.4	8,787	17.56	507	.3	8.31	40,020	.7	36,914	12.18	3,106	1.3	5.92	30,726	76.8	5.38	2.39		
NEW BEDFORD	89,269	3.4	85,256	15.73	4,013	2.5	8.17	91,056	1.5	84,401	12.43	6,655	2.7	5.88	1,787	2.0	3.30	2.29		
INTERSTATE	93,198	3.5	91,636	16.34	1,562	1.0	7.81	200,817	3.4	198,957	12.25	1,860	.8	6.53	107,619	53.6	4.09	1.28		

1/ Framingham office began operations January 25, 1943. Activities of Framingham office previously included with Marlborough.

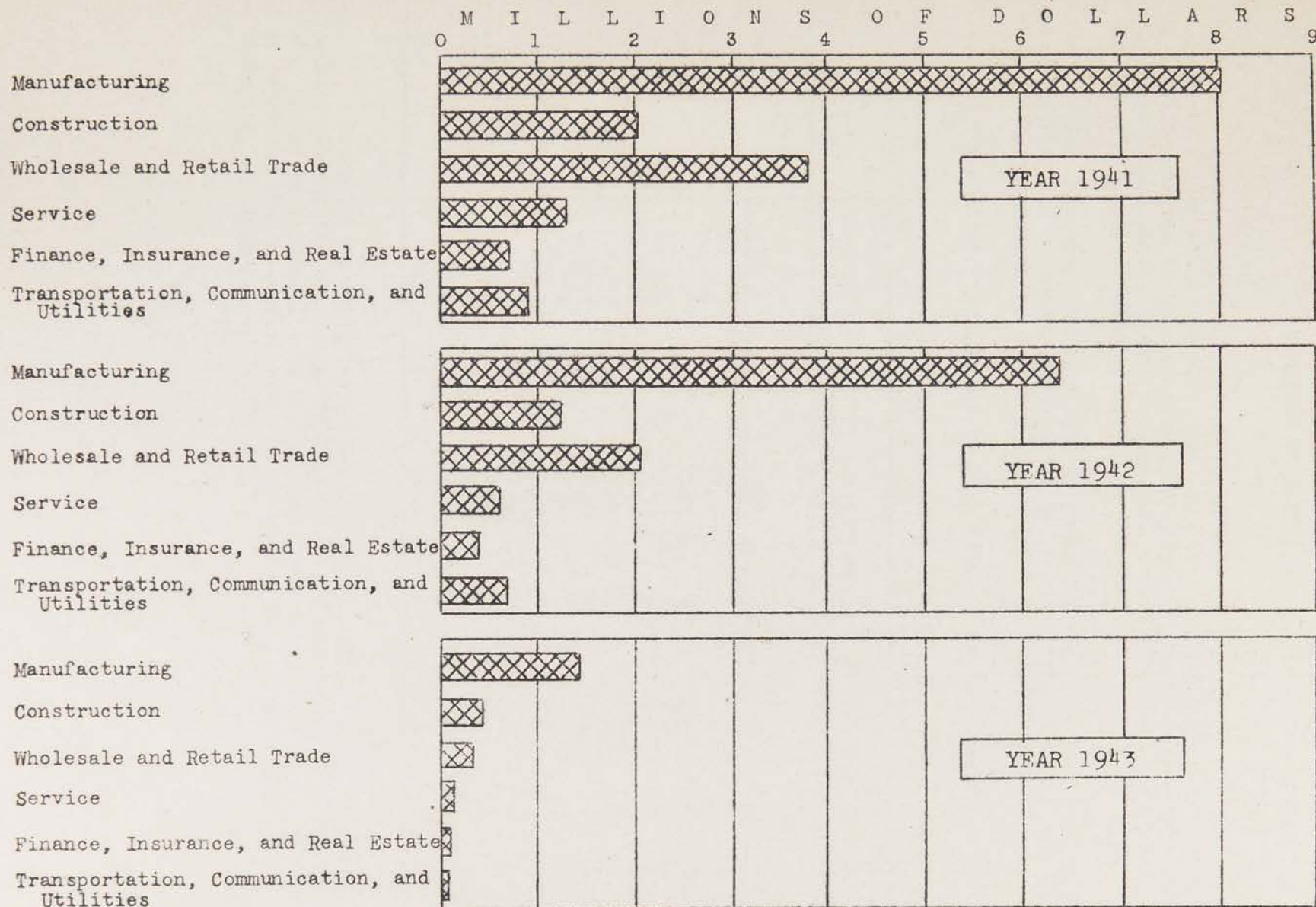
** Increase

TABLE IX

BENEFIT PAYMENTS BY MAJOR INDUSTRIAL GROUPS
YEARS 1943, 1942, AND 1941

Industry Groups	A L L P A Y M E N T S					
	Year 1943		Year 1942		Year 1941	
	Amount	%	Amount	%	Amount	%
TOTALS--ALL GROUPS	\$2,480,266	100.0	\$11,833,353	100.0	\$17,642,454	100.0
MANUFACTURING	1,444,851	58.3	6,409,628	54.2	8,059,856	45.7
Textile-Mill Products	614,183	24.8	1,722,571	14.6	1,678,717	9.5
Leather and Leather Products	286,779	11.6	1,216,542	10.3	1,872,038	10.6
Apparel, etc.	222,102	9.0	951,221	8.0	1,147,428	6.5
Food and Kindred Products	46,595	1.9	362,305	3.1	703,927	4.0
Iron and Steel Products	43,629	1.8	295,041	2.5	285,293	1.6
Machinery (except Electrical)	38,204	1.5	113,209	1.0	162,792	.9
Electrical Machinery	29,687	1.2	235,136	2.0	255,248	1.5
Printing, Publishing, etc.	20,601	.8	225,892	1.9	377,583	2.1
Furniture, etc.	19,641	.8	112,642	1.0	146,478	.8
Stone, Clay and Glass Products	16,579	.7	76,839	.6	129,693	.7
Paper and Allied Products	16,183	.6	190,528	1.6	272,969	1.6
Transportation Equipment (except Automobiles)	15,666	.6	62,283	.5	33,290	.2
Rubber Products	15,624	.6	195,620	1.7	177,201	1.0
All Other Manufacturing	59,378	2.4	649,799	5.4	817,199	4.7
CONSTRUCTION	408,050	16.4	1,222,014	10.3	2,042,214	11.6
WHOLESALE AND RETAIL TRADE	307,329	12.4	2,099,952	17.8	3,838,556	21.7
Retail Apparel and Accessories	69,318	2.8	236,700	2.0	453,909	2.6
Full-Service and Limited Function Wholesalers	46,825	1.9	307,513	2.6	477,348	2.7
Eating and Drinking Places	46,799	1.9	293,644	2.5	749,825	4.2
Other Wholesale Distributors	32,383	1.3	199,187	1.7	295,399	1.7
Retail Trade, n.e.c.	31,823	1.3	259,376	2.2	408,990	2.3
Retail General Merchandise	28,922	1.2	206,801	1.8	551,790	3.1
Retail Food (including Liquor Stores)	20,109	.8	212,670	1.8	450,495	2.6
Wholesale and Retail Trade Combined, n.e.c.	18,889	.7	112,106	.9	267,375	1.5
Retail Automotive	8,243	.3	171,267	1.4	112,660	.6
Filling Stations, Garages and Automobile Repair Service	4,018	.2	100,688	.9	70,765	.4
SERVICE	106,499	4.3	619,427	5.2	1,316,371	7.5
Amusement, Recreation, etc.	24,927	1.0	133,963	1.1	250,757	1.4
Personal Services	24,114	1.0	187,357	1.6	463,716	2.7
Hotels, Rooming Houses, etc.	16,483	.7	114,674	1.0	216,405	1.2
Other Service	40,975	1.6	183,433	1.5	385,493	2.2
FINANCE, INSURANCE, AND REAL ESTATE	51,440	2.1	403,383	3.4	725,584	4.1
TRANSPORTATION, COMMUNICATION, AND UTILITIES	47,064	1.9	701,822	5.9	904,469	5.1
INTERSTATE, INDUSTRY UNKNOWN, AND ALL OTHERS	115,033	4.6	377,127	3.2	755,404	4.3

CHART V
 AMOUNT OF BENEFIT PAYMENTS BY INDUSTRY DIVISIONS
 YEARS 1941, 1942, AND 1943



DURATION OF BENEFITS

Analysis of a representative sample of the records of eligible claimants filing claims between April 1, 1943, and March 31, 1944, revealed a drastic decrease in average actual duration, due to increased employment opportunities. While potential duration averaged 17 weeks, the number of weeks actually drawn averaged 3.2.

For male claimants, the average potential duration was 17.7 weeks as compared with an actual duration of 3.0 weeks, while for women the corresponding averages were 16.5 and 3.3 weeks, respectively.

The following summarizes benefit duration by rate groups:

Weekly Benefit Rate	B E N E F I T Y E A R 1 9 4 3 - 4 4			
	Percent of Claimants in Rate Group	Average Potential Duration (Weeks)	Average Actual Duration (Weeks)	Percent Exhausting Benefits
Total	100.0	17.0	3.2	6.9
\$ 6	1.2	11.2	3.8	17.5
7	.7	11.5	3.8	16.1
8	1.2	11.2	3.2	12.7
9	1.6	11.7	2.7	9.1
10	2.9	11.8	2.8	13.2
11	3.4	12.8	3.4	14.4
12	4.2	14.2	2.9	8.6
13	5.9	15.9	3.3	6.2
14	5.3	16.4	3.3	8.9
15	6.0	16.3	2.7	7.1
16	6.6	16.8	2.8	6.5
17	6.7	16.5	3.1	6.7
18	54.3	18.6	3.3	5.4

Potential duration varied between 5-plus and 20 weeks. Approximately half of the claimants (49.2%) had earned enough wages in the base year (1942) to be entitled to the maximum duration of 20 weeks. As might be expected, the exhaustion ratio decreased as the potential duration increased, as shown below:

Potential Duration	Benefit Year 1943 - 1944					
	All Claimants		M e n		W o m e n	
	Percent of Total	Exhaustion Ratio	Percent of Total	Exhaustion Ratio	Percent of Total	Exhaustion Ratio
All	100.0	6.9	100.0	6.9	100.0	6.9
5 - 6 weeks	2.1	22.9	1.4	27.6	2.5	20.9
6 - 7 "	2.1	23.5	1.4	29.6	2.7	21.1
7 - 8 "	2.2	22.3	1.7	23.5	2.6	21.7
8 - 9 "	2.3	15.1	1.9	15.4	2.5	14.9
9 - 10 "	2.6	17.1	2.3	17.4	2.9	16.9
10 - 11 "	2.5	22.7	2.6	28.8	2.5	17.9
11 - 12 "	3.0	14.8	2.8	17.9	3.2	12.8
12 - 13 "	2.5	12.8	1.8	13.5	3.0	12.5
13 - 14 "	2.8	10.9	2.1	11.9	3.3	10.3
14 - 15 "	2.9	10.3	1.9	12.8	3.6	9.3
15 - 16 "	3.6	5.4	2.6	5.8	4.3	5.3
16 - 17 "	4.0	4.3	2.7	7.4	5.0	3.0
17 - 18 "	4.2	6.6	2.1	11.9	5.8	5.2
18 - 19 "	6.3	2.7	3.1	8.1	8.8	1.3
19 - 20 "	7.7	2.2	4.1	2.4	10.4	2.1
20 "	49.2	3.6	65.5	3.2	36.9	4.1

The proportion of claimants in the sample entitled to the maximum duration of 20 weeks varied considerably by rate group and by sex, as the following table shows:

Weekly Benefit Rate	Benefit Year 1943-1944 Percent Entitled to 20 Weeks		
	Total	Men	Women
All Rates	49.2	65.5	36.9
\$ 6 - \$ 9	6.8	9.1	5.9
10 - 13	18.3	12.0	19.5
14 - 17	26.8	27.5	26.6
18	72.3	78.5	62.5

It will be noted that nearly three-fourths of all claimants having an \$18 rate were entitled to the maximum potential duration, the ratio for the men being 78.5% and for the women 62.5%.

OVERPAYMENTS ON CLAIMS FOR BENEFITS

The program which the Division has adopted for the prevention of erroneous or fraudulent payment of benefits includes the "mechanical verification" of claims and supervision by a staff of specially trained individuals. Flagrantly fraudulent or otherwise difficult cases may be referred to the State Police.

An analysis of the overpayments accounts for the fiscal year ending June 30, 1944, indicated the following significant facts:

1. At the beginning of the current fiscal year, there were 5,294 cases in process of collection, involving \$159,466.
2. New overpayments numbering 2,207 and valued at \$53,299 were discovered during the current fiscal year.
3. Collections either in cash or by offsets against benefits currently payable aggregated \$83,772.
4. As of June 30, 1944, there were 3,947 cases in process of collection valued at \$117,353. Included in these figures are 2,272 inactive cases valued at \$62,526. These inactive cases are those on which no current action is possible due to circumstances beyond the control of the Division, such as the claimant being in the armed forces, presently confined in a hospital, etc.

PROMPTNESS IN PAYMENT OF BENEFITS

During the fiscal year ending June 30, 1944, more than 92% of all benefit payments for total unemployment were made by the Division within the week following the week of unemployment for which the check was issued. This is a very creditable record since, in order to pay benefits promptly, it is necessary for the Division to have on file at the time when the claim is received a complete and accurate record of the claimant's wage credits. It is also necessary that claims and warrants be transmitted to and from the Central Office without delay, and that claims and warrants pass through the Central Office according to well-organized procedures that will insure accuracy as well as speed.

The fact that the Division made 92% of benefit payments within a week is especially noteworthy, since in accordance with Chapter 534 of the Acts of 1943, dated June 12, 1943, a new rate schedule was established retroactive to April 1, 1943, which necessitated the recomputation and issuance of revised determinations on all claims filed between April 1, 1943, and June 12, 1943.

According to information issued by the Bureau of Employment Security, covering the period April--June 1944, Massachusetts led all other states of similar size and industrial pattern in the percentage of payments made within two weeks. For the country as a whole, 83.6% of first payments and 91.6% of second and subsequent payments were made within two weeks, while for Massachusetts the percentages were 94.0% and 97.5%, respectively.

EMPLOYERS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW

During the current fiscal year, 12,684 additional employers were declared subject to the Massachusetts Employment Security Law, while 9,140 were determined not subject or were suspended from liability to file returns because of cessation of business in Massachusetts. This resulted in a net increase of 5.1% and brought the total number of subject employers to 72,677 at the end of June 1944.

The distribution of subject determinations on the basis of liability is presented in the following tabulation. It will be noted that in the case of some of these employers, liability extended back beyond 1942. The number of such delinquent employers brought to light in the current fiscal year, however, was much less than in the preceding year.

Basis of Liability	Liability Beginning With							Total
	Year 1939	Year 1940	Year 1941	Year 1942	Year 1943	Year 1944	Misc. Dates	
Totals	63	24	49	187	8,794	237	3,240	12,594 ⁽¹⁾
Eight or more employees							6	6
Four or more employees	46	14	38	110				208
One or more employees					8,718	237		8,955
Liability under Title IX of Social Security Act	17	10	11	77	76			191
Successor to subject employer							3,105	3,105
Election to become subject							109	109
Miscellaneous revivals, etc.							20	20

- (1) Due to differences in the cut-off dates, this total is less by 90 than the total given above.

When coverage of the Massachusetts Employment Security Law was expanded in 1939 to include establishments employing 4-7 workers, the number of subject employers increased by 42%. Extension of coverage to establishments employing less than four workers, as of January 1, 1943, resulted in a further increase of 100% in the number of subject employers.

Coverage	Date	Number of Subject Employers
8 or more employees	Nov. 30, 1938	21,621
4 or more employees	Nov. 30, 1939	30,683
" " " "	Nov. 30, 1940	33,609
" " " "	Nov. 30, 1941	35,603
" " " "	Nov. 30, 1942	35,558
1 or more employees	Nov. 30, 1943	71,976
" " " "	June 30, 1944	72,677

CONTRIBUTIONS TO THE UNEMPLOYMENT COMPENSATION FUND

Contributions to the Fund which were collected during the fiscal year ending June 30, 1944, together with interest penalties thereon, less refunds and interest paid, totalled \$31,404,243.50. A large proportion of the contributions collected in the current fiscal year related to wages earned in the quarter ending June 30, 1943, paid on or before the due date thereof, July 31, 1943. On the other hand, contributions relating to wages earned in the last quarter of the current fiscal year were not due until July 1944.

Contributions paid or payable on wages earned in the calendar year 1943 totalled approximately \$32,327,500. Although taxable wages on which these contributions were based increased about 16% in 1943 as compared with 1942, contributions decreased nearly 3%. Instead of the standard rate of 2.7%, the average contribution rate for all employers covered by the Massachusetts Employment Security Law was 1.3% of taxable wages in 1943. As shown elsewhere in this report, this decrease was due to reduced contribution rates under experience-rating provisions of the Law.

The distribution by industry divisions and certain major industry groups is shown in Table X. It was estimated that manufacturers of textile-mill products paid contributions of \$4,523,900 on wages earned in 1943. This was the largest amount paid by employers in any industry group and exceeded by 63% the amount paid by the next largest contributors (manufacturers of transportation equipment, including shipbuilding). This great difference in the amount of contributions paid by employers in these two major industry groups is because of a lower average contribution rate and smaller proportion of taxable wages in the latter industry group. As shown in Chart VI, the average contribution rate of rated employers in 1943 in the manufacture of transportation equipment was .53% as compared with 1.87% for rated employers in the manufacture of textile-mill products. Furthermore, \$43,398,100 (approximately one-sixth) of the total pay roll of the former industry group was not taxable since it went to individuals who had earned in excess of \$3,000 during the year, while in the manufacture of textile-mill products, only \$14,859,000 (less than one-seventeenth) of the pay roll was exempt from taxation for this reason.

Contributions of over one million dollars were also paid by employers in each of the following major industry groups: manufacture of leather and leather products, electrical and nonelectrical machinery, apparel and other finished products made from fabrics and similar materials, iron and steel products, and (in retail trade) eating and drinking places.

TABLE X
TOTAL COMPENSATION, TAXABLE WAGES, AND CONTRIBUTIONS FOR THE YEAR 1943
BY EMPLOYERS SUBJECT TO THE MASSACHUSETTS EMPLOYMENT SECURITY LAW
CLASSIFIED BY INDUSTRY GROUPS

INDUSTRY GROUPS	TOTAL COMPENSATION	TAXABLE WAGES *		CONTRIBUTIONS		
	AMOUNT	AMOUNT	% OF TOTAL	AMOUNT	% OF TOTAL	AVERAGE CONTRIBUTION RATE **
TOTAL - ALL GROUPS	\$2,857,607,800	\$2,522,573,600	100.0	\$32,327,500	100.0	1.3
MANUFACTURING	1,876,152,400	1,673,824,500	66.4	20,066,017	62.1	1.2
34 TRANSPORTATION EQUIPMENT (EXCEPT AUTOMOBILES)	264,552,900	221,154,800	8.8	2,770,990	8.6	1.3
22 TEXTILE-MILL PRODUCTS	250,367,000	235,508,000	9.3	4,523,900	14.0	1.9
36 ELECTRICAL MACHINERY	234,789,000	215,475,600	8.6	1,583,252	4.9	.7
37 MACHINERY (EXCEPT ELECTRICAL)	233,041,300	208,008,800	8.0	1,352,169	4.2	.7
33 IRON AND STEEL AND THEIR PRODUCTS	153,234,100	135,771,400	5.3	1,063,873	3.3	.8
31 LEATHER AND LEATHER PRODUCTS	118,099,400	107,809,900	4.3	2,246,320	6.9	2.1
23 APPAREL AND OTHER FINISHED PRODUCTS MADE FROM FABRICS AND SIMILAR MATERIALS	73,462,900	67,207,800	2.7	1,531,915	4.7	2.3
20 FOOD AND KINDRED PRODUCTS	70,384,700	63,991,900	2.5	751,421	2.3	1.2
26 PAPER AND ALLIED PRODUCTS	64,816,400	57,142,200	2.3	532,914	1.6	.9
30 RUBBER PRODUCTS	56,366,600	51,780,200	2.1	567,930	1.8	1.1
19 ORNAMENT AND ACCESSORIES	55,291,700	48,324,800	1.9	524,462	1.6	1.1
27 PRINTING, PUBLISHING, AND ALLIED INDUSTRIES	54,081,200	47,676,200	1.9	477,639	1.5	1.0
28 CHEMICALS AND ALLIED PRODUCTS	50,061,500	42,655,500	1.7	346,401	1.1	.8
35 NONFERROUS METALS AND THEIR PRODUCTS	49,274,500	43,493,300	1.7	391,973	1.2	.9
25 FURNITURE AND FINISHED LUMBER PRODUCTS	27,761,500	24,772,900	1.0	308,960	1.0	1.2
OTHER MANUFACTURING	120,567,700	108,051,200	4.3	1,091,898	3.4	1.0
WHOLESALE AND RETAIL TRADE	483,795,400	406,398,300	16.1	5,817,347	18.0	1.4
50 FULL-SERVICE AND LIMITED FUNCTION WHOLESALERS	100,217,500	73,245,000	2.9	921,873	2.9	1.3
51 WHOLESALE DISTRIBUTORS (OTHERS)	64,611,400	48,948,100	1.9	437,696	1.4	.9
54 RETAIL FOOD (INCLUDES LIQUOR STORES)	64,384,500	60,768,000	2.4	914,207	2.8	1.5
58 EATING AND DRINKING PLACES	61,507,500	52,308,200	2.1	1,048,728	3.2	2.0
53 RETAIL GENERAL MERCHANDISE	51,430,800	45,782,300	1.8	617,971	1.9	1.3
56 RETAIL APPAREL AND ACCESSORIES	33,507,800	28,826,400	1.1	535,472	1.7	1.9
52 OTHER WHOLESALE AND RETAIL TRADE	29,768,400	25,729,300	1.0	239,428	.7	.9
55 RETAIL AUTOMOTIVE	13,777,400	12,217,500	.5	154,928	.5	1.3
59 RETAIL FILLING STATIONS	4,042,300	3,919,200	.2	73,626	.2	1.9
57 RETAIL TRADE NOT ELSEWHERE CLASSIFIED	60,547,800	54,654,300	2.2	873,416	2.7	1.6
TRANSPORTATION, COMMUNICATION AND UTILITIES	151,786,300	141,802,700	5.6	1,358,262	4.2	1.0
SERVICE	123,332,100	117,144,700	4.6	2,060,814	6.4	1.8
72 PERSONAL SERVICES	35,550,800	34,344,600	1.3	640,567	2.0	1.9
70 HOTELS, ROOMING HOUSES, CAMPS AND OTHER LODGING PLACES	15,556,200	14,748,600	.6	292,958	.9	2.0
OTHER SERVICES	78,521,100	68,051,500	2.7	1,127,289	3.5	1.7
FINANCE, INSURANCE, AND REAL ESTATE	123,463,300	100,898,300	4.0	1,437,598	4.4	1.4
CONSTRUCTION	87,365,200	77,651,800	3.1	1,486,192	4.6	1.9
ALL OTHERS	5,647,100	4,853,300	.2	101,270	.3	2.1

* Taxable wages are limited to the first \$3000 of remuneration paid to any individual by an employer with respect to employment during any calendar year.

** Contribution rate per \$100 of taxable wages.

EXPERIENCE RATING IN 1944, 1943, AND 1942

The experience-rating provisions of the Massachusetts Employment Security Law became effective for the first time in 1942. The current year is therefore the third year in which reductions in contribution rates have been allowable to qualified employers.

In the past three years, drastic decreases in benefit payments and the accompanying increases in taxable pay rolls resulting from war activities have been reflected in greatly reduced contribution rates under the experience-rating program. Average rates for rated employers (i.e., employers subject to the Law for the qualifying period), as compared with the standard rate of 2.7% were as follows:

Year 1942	1.32%
1943	1.08%
1944	.72%

Under the pertinent section of the Law, before an employer may have his contribution rate determined on the basis of his "benefit experience," three consecutive calendar years must have elapsed throughout which his account was chargeable with benefit wages of claimants drawing benefits. Accordingly, the qualifying dates of subjectivity were as follows:

<u>Year When Experience Rating First Applied</u>	<u>Subjectivity Must Have Begun Prior to:</u>
1942	October 1, 1938
1943	October 1, 1939
1944	January 1, 1940

For the three years under review, the numbers of rated employers were as follows:

Year 1942	16,727
1943	27,206
1944	25,855*

For all employers (both rated and unrated) the average contribution rates were as follows:

Year 1942	1.5%
1943	1.3%
1944	1.0% (estimated)

* The decrease in the number rated for the year 1944 as compared with the year 1943 is accounted for by the change to the uniform benefit year as of April 1, 1940. In order for an employer to have been chargeable with benefit wages "throughout" the year 1941, it would have been necessary for him to have had employees in covered employment prior to January 1, 1940. Employers subject to the Law prior to October 1, 1939, could have been charged with benefit payments beginning January 1, 1940, and were therefore eligible for experience rating beginning in 1943. Accordingly, the only additions in 1944 to the group already rated in 1943 were employers becoming subject to the Law between October 1, 1939, and January 1, 1940—a three months' period. On the other hand, the deletions from the list of rated employers as between 1943 and 1944 included all employers going out of business after January 1, 1943—a full-year period.

The percent of rated employers entitled to rate reductions in each of the three years is indicated in the following tabulation:

Rate	Year 1944		Year 1943		Year 1942	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Totals--All Rates	25,855	100.0	27,206	100.0	16,727	100.0
.5%	15,747	60.9	10,813	39.8	5,191	31.0
1.0%	4,106	15.9	4,623	17.0	2,869	17.2
1.5%	1,995	7.7	2,269	8.3	2,007	12.0
2.0%	1,140	4.4	2,298	8.5	1,442	8.6
2.5%	664	2.6	1,614	5.9	1,114	6.7
2.7%	2,203	8.5	5,589	20.5	4,104	24.5

It will be noted that more than three-fourths of the employers rated for the year 1944 were entitled to the lowest rates of .5% and 1.0%, and that only 8.5% failed to qualify for some reduction in rate.

The effect of these reductions in rates is reflected in corresponding decreases in contributions received from employers. For the three years effected, as compared with the year 1941, estimated total contributions and estimated reductions were as follows:

Year	Total Taxable Pay Roll	Yield at 2.7%	Estimated Contribution Receipts	Estimated Reduction
1941	\$1,786,051,800	\$48,223,400	\$48,223,400	--
1942	2,179,945,400	58,858,500	33,228,200	\$25,630,300
1943	2,522,573,600	68,109,500	32,327,500	35,782,000
1944 (estimated)	2,630,000,000	71,010,000	26,310,000	44,700,000

Analysis by size of pay roll revealed that the larger establishments consistently qualified for greater rate reductions than did the smaller ones, as the following summary shows:

Size of Pay Roll	1 9 4 4		1 9 4 3		1 9 4 2	
	No. of Establishments	Average Contribution Rates	No. of Establishments	Average Contribution Rates	No. of Establishments	Average Contribution Rates
Total--All Rated Establishments	25,855	.72	27,206	1.08	16,727	1.32
Below \$ 5,000	6,017	1.18	6,798	1.72*	2,279	1.56
\$ 5,000- 9,999	5,687	.99	6,557	1.32	2,711	1.70
10,000- 19,999	5,226	.88	5,435	1.25	4,020	1.51
20,000- 49,999	4,499	.86	4,395	1.24	4,053	1.42
50,000- 99,999	1,881	.82	1,836	1.24	1,738	1.42
100,000- 999,999	2,239	.79	1,924	1.21	1,751	1.45
1,000,000 and over	306	.63	214	.90	175	1.13
Unclassified			47		--	

* For the year 1942, establishments in the "Below \$5,000 group" were principally Massachusetts branches of employers subject to the law because of employment in other states. In 1943 and 1944, this smallest group included independent Massachusetts establishments employing 4-7 workers which became newly subject to the law in 1939. It would appear that this situation is responsible for the higher average rate for the smallest group in 1943 as compared with 1942. During each of the three years, there have been wide variations in the rates applicable to major industry groups.

Chart VI compares graphically the average rates for rated employers for the three years under review for the various industry divisions and for certain selected major industry groups. Table XI shows the average rates for rated employers in each of the major groups and the estimated savings to the industry for the year 1944.

It will be observed that the industry division having the lowest average contribution rate for the year 1944 was that comprising transportation, communication and utilities companies, whose rates averaged .56% while the highest average rate for any industry division was found in the group comprising agriculture, forestry and fishing industries--1.18%.

As Table XI shows, several very important industry groups have average rates for the year 1944 which approximated the minimum rate of .5%, indicating that substantially all employers in the group qualified for the lowest rate.

As might be expected, the highest average rates were found in industries subject to seasonal unemployment, such as tobacco manufacturing, apparel manufacturing, shoe and leather manufacturing, etc.

CHART VI

COMPARISON OF AVERAGE CONTRIBUTION RATES
FOR THE YEARS 1942, 1943 AND 1944
FOR INDUSTRY DIVISIONS AND FOR SELECTED MAJOR INDUSTRY GROUPS

RATED EMPLOYERS

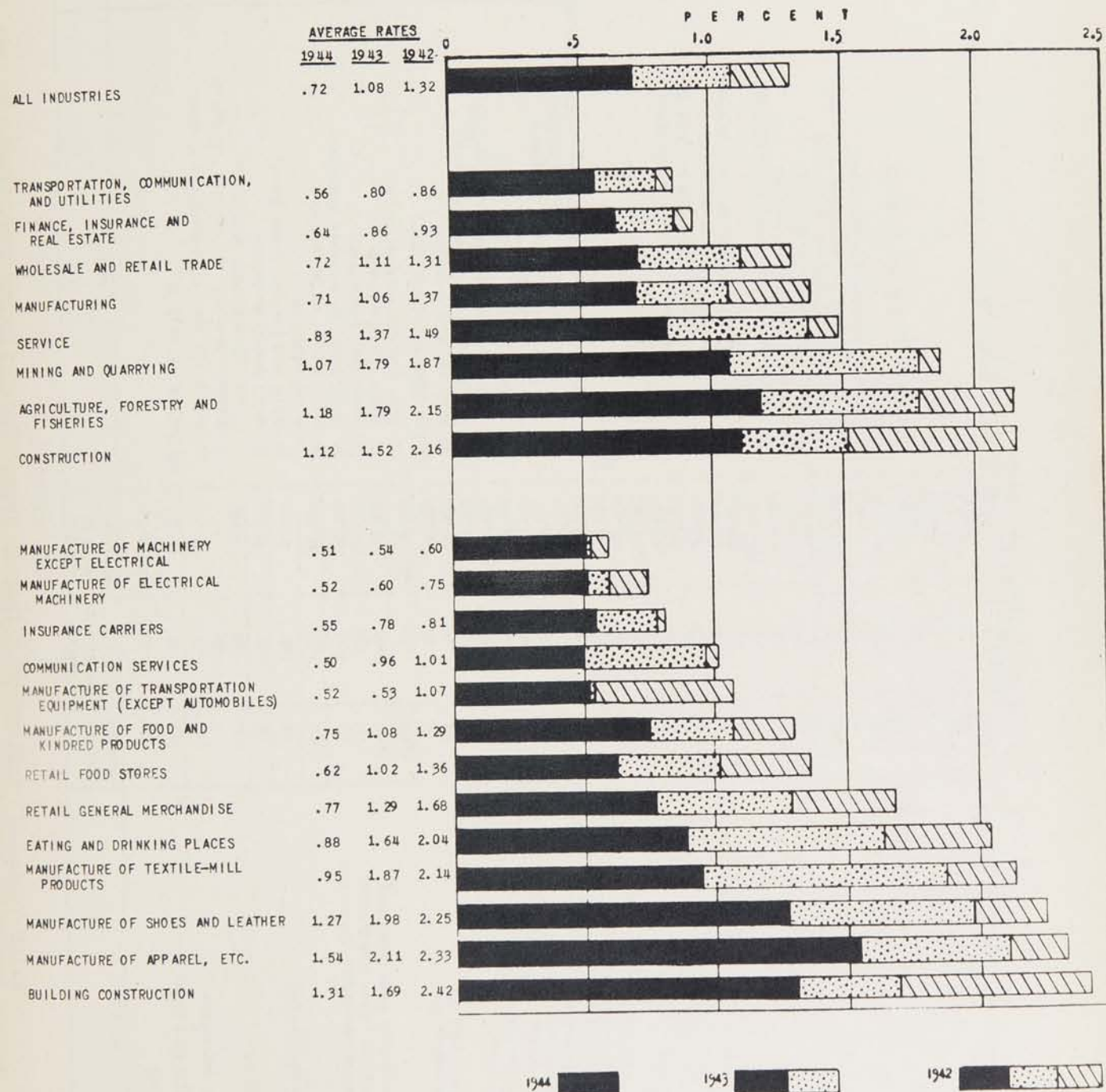


TABLE XI
RATED ACCOUNTS, AVERAGE CONTRIBUTION RATES, AND ESTIMATED REDUCTIONS FOR 1944
BY INDUSTRY

Industry	Rated Accounts	Average Contribution Rate *	Estimated Amount of Reduction	Industry	Rated Accounts	Average Contribution Rate *	Estimated Amount of Reduction
TOTAL, ALL INDUSTRIES	25,855	.72	\$44,700,000				
AGRICULTURE, FORESTRY AND FISHING	135	1.18	20,000	WHOLESALE AND RETAIL TRADE	11,909	.72	\$7,100,000
00 to 06, and 07 Agriculture	124	1.24	18,000	50 Full-Service and Limited-Function Wholesalers	2,150	.70	1,250,000
08 Forestry	1	2.00	--	51 Wholesale Distributors, Other Than Full-Service and Limited-Function Wholesalers	1,677	.58	1,150,000
09 Fishing	10	.50	2,000	53 Retail General Merchandise	274	.77	870,000
MINING	68	1.07	40,000	54 Retail Food (Includes Liquor Stores)	1,540	.62	1,120,000
10 to 14 Mining and Quarrying	68	1.07	40,000	55 Retail Automotive	612	.81	225,000
CONSTRUCTION	1,906	1.12	900,000	56 Retail Apparel and Accessories	824	1.10	390,000
15 Building Construction--General Contractors	514	1.31	260,000	57 Retail Trade, Not Elsewhere Classified	2,111	.74	850,000
16 General Contractors, Other Than Building	194	.96	260,000	58 Eating and Drinking Places	2,061	.88	725,000
17 Construction--Special Trade Contractors	1,198	1.08	380,000	59 Retail Filling Stations	225	.77	40,000
MANUFACTURING	5,334	.71	30,600,000	52 Other Wholesale and Retail Trade	435	.57	500,000
19 Ordnance and Accessories	28	.76	830,000	FINANCE, INSURANCE AND REAL ESTATE	1,837	.64	1,540,000
20 Food and Kindred Products	574	.75	1,200,000	60 Banks and Trust Companies	308	.77	185,000
21 Tobacco	15	1.95	5,000	61 Security Dealers and Investment Banking	146	.61	88,000
22 Textile-Mill Products	449	.95	4,325,000	62 Finance agencies, Not Elsewhere Classified	183	.70	75,000
23 Apparel and Other Finished Products	609	1.54	600,000	63 Insurance Carriers	203	.55	850,000
24 Lumber and Timber Basic Products	80	.82	45,000	64 Insurance Agents and Brokers	165	.56	115,000
25 Furniture and Finished Lumber Products	344	.65	510,000	65 Real Estate Dealers, Agents, and Brokers	762	.86	215,000
26 Paper and Allied Products	224	.57	1,310,000	66 Real Estate, Insurance, Loans, Law Offices	58	.78	9,000
27 Printing, Publishing, and Allied Industries	620	.66	850,000	67 Holding Companies (Except Real Estate Holding Companies)	12	.50	3,000
28 Chemicals and Allied Products	242	.53	510,000	SERVICE	3,586	.83	1,600,000
29 Products of Petroleum and Coal	12	.51	145,000	70 Hotels, Rooming Houses, Camps, etc.	260	.98	190,000
30 Rubber Products	59	.65	1,150,000	72 Personal Services	927	.86	480,000
31 Leather and Leather Products	509	1.27	1,400,000	73 Business Services, Not Elsewhere Classified	417	.68	280,000
32 Stone, Clay, and Glass Products	133	.55	720,000	74 Employment Agencies, Commercial and Trade Schools	50	.63	35,000
33 Iron and Steel and Their Products	379	.57	3,000,000	75 Automobile Repair Services and Garages	300	.68	75,000
34 Transportation Equipment (Except Automobiles)	54	.52	3,000,000	76 Miscellaneous Repair Services and Hand Trades	134	.73	45,000
35 Nonferrous Metals and Their Products	216	.61	680,000	78 Motion Pictures	209	.73	170,000
36 Electrical Machinery	93	.52	4,650,000	79 Other Amusement, Recreation, and Related Services	386	1.62	55,000
37 Machinery (Except Electrical)	400	.51	4,100,000	80 Medical and Other Health Services	150	.72	55,000
38 Automobiles and Automobile Equipment	16	.63	20,000	81 Law Offices and Related Services	124	.56	45,000
39 Miscellaneous Manufacturing Industries	278	.64	1,150,000	82 Educational Institutions and Agencies	35	.85	10,000
TRANSPORTATION, COMMUNICATION AND UTILITIES	1,059	.56	2,900,000	83 Other Professional and Social-Service Agencies	70	.52	70,000
41 Street Railways and Bus Lines	29	.50	640,000	86 Nonprofit Membership Organization	524	.84	90,000
42 Trucking and/or Warehousing for Hire	660	.59	560,000	ESTABLISHMENTS NOT ELSEWHERE CLASSIFIED	21	.72	--
43 Other Transportation, Except Water Transportation	159	.56	165,000				
44 Water Transportation	21	1.37	8,000				
45 Other Services Allied to Transportation	67	1.19	105,000				
46 Communication: Telephone, Telegraph, etc.	10	.50	745,000				
48 Utilities: Electric and Gas	86	.51	665,000				
49 Other Local Utilities and Local Public Services	27	.55	12,000				

* Weighted for amount of 1943 taxable payroll at each rate.

** Based on 1943 taxable payroll.

OPERATING EXPENSES - JULY 1, 1943--JUNE 30, 1944

Under the provisions of Title III of the Social Security Act, the Secretary of the Treasury of the United States is authorized, upon certification by the Social Security Board, to pay to state unemployment compensation agencies from the United States Treasury (not from the Unemployment Trust Fund) amounts which the Board determines to be necessary for the proper administration of the state unemployment compensation law. In order to be certified by the Social Security Board, the state must have an unemployment compensation law which meets certain requirements set forth in Section 303 of the Social Security Act.

A summary of funds available for the twelve months ending June 30, 1944, and the expenditures charged against them, is as follows:

Sources of Funds

	Total
Unexpended balance as of June 30, 1943	\$ 133,524.00
Funds made available in the fiscal year ending June 30, 1944	
Federal grants under Section III of the Social Security Act,	
July--December 1943	\$826,488.34
January--June 1944	<u>809,565.52</u>
	<u>1,636,053.86</u>
Total made available	
July 1, 1943--June 30, 1944	1,769,577.86
<u>Deduct:</u>	
Expenditures, July 1943--June 1944	<u>1,705,850.69</u>
Balance available for reallotment for expenditures for July 1, 1944--June 30, 1945	<u>\$ 63,727.17</u>

The amount of \$133,524.00 brought forward as an unexpended balance exceeds by \$13,171.28 the balance shown in the report for the seven months ending June 30, 1943. This amount represents adjustments of expenditures for prior periods.

Expenditures for the period July 1943 through June 1944 exceeded expenditures in the preceding twelve months by 2%. Expenditures for the fiscal year ending June 30, 1944, are classified as follows:

Classification	Amount	% of Total
Personal services	\$1,233,858.07	72.4
Rent of premises	203,707.50*	11.9
Rent of equipment	70,511.15*	4.1
Supplies, printing, and binding	69,764.53*	4.1
Communication	58,751.98*	3.5
Heat, light, and water	27,415.12*	1.6
Travel	21,954.21	1.3
Repairs and alterations	5,344.51*	.3
Equipment purchases	2,448.18	.1
Miscellaneous	12,095.44*	.7
Total	\$1,705,850.69	100.0

* These amounts include certain invoices paid for United States Employment Service items included in Budget of Massachusetts Division of Employment Security.

PERSONNEL

At the end of June 1943, there were 761 employees in the Division of Employment Security, of whom 743 were permanent and 18 were temporary. At the end of the current fiscal year, the number of permanent employees was reduced nearly 8% and totalled 687, while the number of temporary and provisional appointees had increased to 84.

The monthly distribution of permanent and temporary or provisional appointees in the administrative and local offices is given in the following table:

	ALL EMPLOYEES			ADMINISTRATIVE			LOCAL OFFICES		
	Total	Perma- nent	Tempo- rary & Provi- sional	Total	Perma- nent	Tempo- rary & Provi- sional	Total	Perma- nent	Tempo- rary & Provi- sional
<u>1943.</u>									
June	761	743	18	738	720	18	23	23	--
July	755	714	41	735	694	41	20	20	--
August	743	707	36	723	687	36	20	20	--
September	751	701	50	731	681	50	20	20	--
October	772	691	81	752	672	80	20	19	1
November	772	688	84	752	670	82	20	18	2
December	770	685	85	753	670	83	17	15	2
<u>1944</u>									
January	769	671	98	752	657	95	17	14	3
February	778	678	100	761	664	97	17	14	3
March	778	678	100	761	664	97	17	14	3
April	779	680	99	762	666	96	17	14	3
May	778	689	89	761	675	86	17	14	3
June	771	687	84	754	673	81	17	14	3

Included in the number of permanent civil service employees are 102 employees who have entered the military service and 21 employees who are on special leave.

The number of permanent employees represents approximately 89% of all employees. The remaining 11% represents employees whose positions were either exempted by law from the provisions of civil service, or employees occupying on a provisional or temporary basis, positions for which there were no established civil service lists.

OPERATING PROCEDURES

As the employment security program in the United States is relatively new, constant review of current operations is necessary in order that a sound organization be maintained. Such evaluations normally result in the adoption of revised procedures which appear to be more conducive to efficient administration.

In the fiscal year ending June 30, 1944, formal revised procedures of the following departments were prepared: Claims, Benefits Disbursement, Status, and Employer Reports (except Experience Rating).

Related activities included:

1. Participation with the United States Employment Service in preparing certain sections of the local office operating manuals.
2. Preparation of an administrative bulletin containing detailed instructions for handling military claims.
3. Instruction to local office personnel concerning procedures for handling military claims.
4. Studies of various methods for improved operating including the use of a "self-taking" claims form and the wider utilization of machine facilities in benefit payment procedures.

DEPARTMENT OF TRAINING

The training program is one of the three joint activities conducted by the Division and the United States Employment Service. This report, however, covers only that part of the Department's time which was devoted to unemployment compensation training.

1. Induction training was furnished to both local and Central Office personnel usually before they were assigned to work. During the past year, 125 new employees received this training. The subject matter of induction training included (1) the origin and development of unemployment compensation, (2) the relationship between unemployment compensation and employment service, (3) policies and procedures for taking claims, (4) the technique of interviewing and meeting the public in a friendly, courteous, and efficient manner, (5) the organizational structure of the Division.
2. A training program for supervisors on the technique of administration and management was prepared for the Division. Training groups will be scheduled on this subject during the coming years.
3. A special program for supervisors was inaugurated for the purpose of preparing personnel of the Division to speak on short notice before clubs, organizations, and civic groups on subjects related to the Employment Security Program.
4. A program of refresher training was planned and conducted for all of the employees of the Division. At a series of meetings, the purpose, origin, development, and functions of the Division were thoroughly discussed. This refresher course was enthusiastically received by the personnel and additional meetings are planned for the coming year.
5. Several changes in the procedure for taking and processing military claims were required as a result of an amendment to Chapter 701 of the Acts of 1941. The Training Department sponsored a series of conferences to devise procedures for carrying out the provisions of this Chapter, and conducted a series of district training meetings to acquaint local office personnel with the new provisions.

DEPARTMENT OF INFORMATION

The usual duties of the Informational Department, which is the second joint activity of the Division of Employment Security and the United States Employment Service for Massachusetts, may be briefly summarized as follows:

1. Preparation of news releases on the activities of the Division of Employment Security.
2. Collaborating with feature writers of newspapers.
3. Handling correspondence and telephone requests for information on various aspects of the Law.

In addition to these activities, the Department assigned speakers to talk before various employer, labor, and civic groups, and veterans' organizations. In the case of the employer groups, an explanation of the Employment Security Law, together with rights and responsibilities of employers under this Law, was brought to the attention of many of the newly subject employers. In the case of the labor groups, newly covered workers were informed of their rights and responsibilities under the Law, while workers who had been subject to the Law for some time had their attention brought to the later amendments. In the case of civic groups and veterans' organizations, the speakers talked on the Law in general with special attention, in the case of veterans' organizations, to Chapter 701 which deals with the payment of unemployment compensation benefits to persons upon termination of service in the military or naval forces of the United States.

This Department concluded the necessary steps for the production of a booklet entitled "Information for Employees" which outlines the rights and responsibilities of workers as set forth in the Massachusetts Employment Security Law. In this booklet, information is given which is designed to answer the following questions:

1. What is unemployment compensation?
2. How does one apply for unemployment compensation benefits?
3. Who can receive unemployment compensation benefits?

It is the intention of this Department to see that these booklets are distributed to as many covered workers as possible in the State. Sample booklets are to be mailed to each subject employer with a request that he use as many booklets as needed for distribution to his employees. In addition to this distribution, booklets will be available through all local employment offices, labor unions, etc. Through such distribution, a majority of the newly covered workers, particularly those who have come under the provisions of the Law through their employment in the war emergency, will have the opportunity of knowing what

they may expect in the way of unemployment compensation benefits, if, and when, major cutbacks occur in war contracts, and unemployment results.

A pamphlet was also prepared entitled "A Message to Veterans" in which the Division has included the necessary information to men and women who entered the military or naval services of the United States on or after May 1, 1940. This pamphlet informs them of the special provisions of the Employment Security Law which preserves their unemployment compensation benefit credits and rights until such time as they are retired or discharged from the armed services. These pamphlets are being distributed to veterans in the various army and navy hospitals, by veterans' organizations, by community organizations established throughout the State, and through other sources of contact with discharged veterans.

LEGAL DEPARTMENT

As the General Court was not in session during the fiscal year ending June 30, 1944, there were no new enactments of State law. New procedures were necessitated, and various questions of administration in connection with certain enactments in 1943, however, required study and advice by the Legal Department to the Director, the Advisory Council, and heads of departments.

In addition, study was given to various proposed amendments to the present Employment Security Law. Because of past enactments by the General Court, which very generally followed the recommendations of the Director and the Advisory Council, it appears that there is diminishing occasion for new legislation, so far as questions of interpretation are concerned.

Certain questions of legal import have arisen, and have been solved, in connection with the Servicemen's Readjustment Act of 1944. This law is being administered by the Division of Employment Security acting cooperatively with the Veterans' Administration.

The Legal Department is equipped with a small but well selected law library, and holds itself available for dissemination of legal information and advice, including legislative affairs both state and federal, and is actively engaged in the handling of litigation and trial of court cases affecting the Division.

During the fiscal year, the Legal Department issued 357 subpoenas for hearings in the Division, in the cases of employers delinquent in payment of contributions, and held 369 hearings. Collections resulting from such hearings amounted to \$75,375.66, while collections on dishonored checks amounted to \$3,003.23. In addition, the sum of \$243,592.33 was collected from delinquent employers through litigation.

Collections relating to employers whose business is in the hands of assignees, receivers, and trustees in bankruptcy amounted to \$78,397.06.

Applications for refund of contributions claimed to have been overpaid were approved in 23 cases and denied in 11 cases.

Payments of benefits due a deceased claimant were authorized in 24 cases representing the sum of \$538. Payments of benefits were denied in 16 cases and 47 were pending at the end of the fiscal year.

Recovery of benefit payments made in error or through misrepresentation was sought through civil action in 26 cases, and resulted in the collection of \$109. Cases involving the recovery of such benefit payments through criminal action may be referred to the Department of Public Safety. At the beginning of the fiscal year, 80 such cases were pending in the hands of the Department of Public Safety, while during the fiscal year 85 additional

cases were referred to them and 91 cases were prosecuted, involving the restitution ordered by court of \$12,201. As of June 30, 1944, there were 74 cases of restitution on which partial payments were being made subsequent to court action. The amount collected during the fiscal year on restitutions ordered by court totalled \$8,431.

DEPARTMENT OF RESEARCH AND STATISTICS

Since January 1, 1942, the Division of Employment Security and the United States Employment Service for Massachusetts have been served by a single research and statistics department, now operating as the Reports and Analysis Department of the State Administrative Office of the War Manpower Commission.

During the year ending June 30, 1944, the following services were performed for the Division of Employment Security:

1. The compilation and analysis of statistical reports required by the Social Security Board.
2. The preparation of data for the annual report of the Director.
3. The preparation of data for the quarterly reports of the Advisory Council.
4. The comparison of industrial coding as assigned by the Division of Employment Security to Massachusetts employers with the corresponding codes assigned by the Bureau of Old-Age and Survivors Insurance.
5. The preparation of special reports in connection with the Advisory Council's investigation of the subject of cash sickness benefits for unemployment due to illness, including:
 - a. A survey of the practices followed in Massachusetts establishments in compensating workers absent through illness.
 - b. An outline of the history of health insurance in other countries and a summary of legislation now under consideration in the United States and elsewhere, and the arguments for and against health insurance, together with statistical data on disability from various sources.
 - c. A survey of the fraternal societies registered with the Massachusetts Division of Health Insurance and an estimate of their disability coverage of Massachusetts residents.
6. The preparation of memoranda on matters of interest to the Advisory Council.

7. The formulation and revision of statistical reporting procedures within the Division for the purpose of providing effective administrative controls.
8. The initiation of various types of analyses of the statistical data obtained from the operating departments and from local employment offices, for the purpose of indicating the degree to which the aims of the administration were being accomplished.
9. The completion of research studies covering experience rating, duration and rates of benefits, and distribution of employment and wages.
10. The submission of estimates of the financial effects of various proposed changes in benefit rate structure, duration of benefits, and post-war unemployment.
11. The issuance of weekly reports on local office activities (which include the acceptance of benefit claims) and of joint quarterly statistical bulletins, which include data on both the unemployment compensation program and the employment service activities.
12. The preparation of tabulations of Massachusetts employment data by area, by industry, and by establishments, for September 1939, January 1942, June 1943, and March 1944. It is expected that these tabulations will serve many purposes in connection with post-war planning not only by the Division of Employment Security but also by the many other governmental agencies charged with the responsibility of formulating post-war plans.

Information on employment and wages and on benefit claims has also been supplied from time to time to various state and federal agencies connected with the war program or with post-war planning.

Within the Department of Research and Statistics, there is maintained a library of reference material on labor market conditions, employment service, unemployment compensation, and other phases of social security. A trained librarian is in charge. The library is open to employees of the Division and has been utilized by students for research studies which will be helpful to the program.

The material available in the library includes a limited number of outstanding textbooks on subjects of special interest, files of various governmental and other periodicals, research material issued by various governmental agencies, and publications of chambers of commerce, banks, labor organizations, etc.

A file of references to materials located in other public and private libraries is also maintained and cooperative arrangements with such libraries

have been established.

During the period under review, the library facilities were used by students in neighboring colleges writing theses on various phases of social security and by officials of other state and federal agencies.

From time to time, lists of library accessions are circulated among employees of the Division in order that materials may be fully utilized.

BOARD OF REVIEW

During the fiscal year ending June 30, 1944, the Board of Review closed 6,389 benefit cases and 66 employer status appeals. Hearings were held and transcripts were made of the testimony in 29 deposition cases for other state agencies. The following tables present an analysis of the claims activities of the Board of Review for the current and preceding fiscal years, and indicate the following significant facts:

1. The number of cases pending at July 1, 1944, was 7 less than the number of cases pending at July 1, 1943, notwithstanding that there was an increase of 63% in the number of appeals received by the Board. This increase in appeals was due to a labor dispute, and the sudden receipt of over 3,500 cases entailed a vast amount of paper work and necessarily delayed processing of decisions.
2. Decisions issued on appeals presented by claimants to whom the Division of Employment Security had denied benefits totalled 5,037 or 98% of decisions issued in the current fiscal year. In 4,347 cases (86%), the decision of the Director was affirmed, while in 690 cases (14%) the decision of the Director was reversed.
3. In 90 cases, employers had appealed from decisions of the Director granting benefits. The Board modified 56 of these cases and denied benefits to the claimants.
4. Aside from labor dispute cases, the greatest number of decisions were made in cases involving questions of ability, availability and employment status.
5. Conditions in the labor market are probably responsible for the large decrease in the number of decisions involving questions of "voluntary quits" and the increase in decisions involving questions of suitable work.
6. The great increase in the number of decisions made within 45 days of the receipt of the appeal is worthy of especial notice.

Appeal hearings are held before the full Board, a single member, or a review examiner. The full Board may review decisions of a single member or examiner. During the fiscal year, 210 such appeals to the full Board were disposed of as follows:

Appeal denied	133
Director affirmed	26
Director reversed	18
Appeal withdrawn	6
Original default:	
Director affirmed	5
Director reversed	4
Pending	18
Total	<u>210</u>

Decisions of the full Board may in turn be appealed to the District Court, and during the fiscal year, 1,935 such appeals were made. Of this number, 1,922 were labor dispute cases filed in the District Court on three petitions. In 4 instances, the decision of the Board was affirmed by the District Court. In no case was the decision of the Board reversed. The petitions were dismissed in 3 instances, leaving the number of cases pending before the District Court on July 1, 1944, as 2,011. This figure included the 1,922 labor dispute cases referred to above.

The duties of the Board of Review also include hearing appeals of employers who have been determined by the Division to be subject to the Law. On July 1, 1943, 28 such cases were pending. During the fiscal year, 48 additional appeals were received, 66 were closed, leaving 10 cases pending on June 30, 1944.

Receipts and Disposals		
	July 1943--June 1944	July 1942--June 1943
On Hand at Beginning of Fiscal Year	473	707
Received During Fiscal Year	6,383	3,912
Total	6,856	4,619
Disposed of During Fiscal Year	6,389	4,146
On Hand at End of Fiscal Year	467	473

Dispositions				
	July 1943--June 1944		July 1942--June 1943	
	Number	%	Number	%
Total Dispositions	6,389	100.0	4,146	100.0
Decisions Rendered	5,127 ⁽¹⁾	80.2	2,590 ⁽²⁾	62.5
Defaults and Withdrawals	1,008 ⁽³⁾	15.8	1,274	30.7
Other Dispositions	254	4.0	282	6.8

Decisions on Employer Appeals				
	July 1943--June 1944		July 1942--June 1943	
	Number	%	Number	%
Total Decisions	90	100.0	170	100.0
No Modification Against Claimant's Interest	34	37.8	57	33.5
Modification Against Claimant's Interest	56	62.2	113	66.5

- (1) Includes approximately 3,258 decisions in connection with one labor dispute.
- (2) Includes 222 claimants involved in one decision.
- (3) Includes approximately 292 cases in connection with one labor dispute.

Decisions on Claimant Appeals				
	July 1943--June 1944		July 1942--June 1943	
	Number	%	Number	%
	(1)		(2)	
Total Decisions	5,037	100.0	2,420	100.0
No Modification in Claimant's Favor	4,347	86.3	1,739	71.8
Modification in Claimant's Favor	690	13.7	681	28.2

Decisions - By Type of Issue				
	July 1943--June 1944		July 1942--June 1943	
	Number	%	Number	%
	(1)		(2)	
Total Decisions	5,127	100.0	2,590	100.0
Claim and Registration	18	.4	18	.7
Suitable Work	284	5.5	173	6.7
Voluntary Quit	522	10.2	816	31.5
Misconduct	75	1.5	165	6.4
Labor Dispute	3,416	66.6	565	21.8
Ability, Availability, Not Unemployed	775	15.1	799	30.8
Coverage	6	.1	8	.3
Wage Credits	23	.5	38	1.5
Other	8	.1	8	.3

Decisions - By Time Lapse From Date of Receipt to Date of Decision (Including Nonworking Days)				
	July 1943--June 1944		July 1942--June 1943	
	Number	%	Number	%
	(1)		(2)	
Total Decisions	5,127	100.0	2,590	100.0
0 - 30 days	517	10.1	17	.7
31 - 45 "	411	8.0	109	4.2
46 - 60 "	262	5.1	242	9.3
61 - 90 "	241	4.7	636	24.6
91 - 180 "	3,585	69.9	1,453	56.1
Over 180 "	111	2.2	133	5.1

(1) Includes approximately 3,258 decisions in connection with one labor dispute.

(2) Includes 222 claimants involved in one decision.

LIST OF RULES AND PROCEDURAL ORDERS IN FORCE JUNE 30, 1944

RULES AND PROCEDURAL ORDERS OF THE DIRECTOR

<u>Section 9-J of Chapter 23, Rule 1.</u>	Repeal of prior rules and interpretations.
<u>Section 1 (r) (1) Rule 1.</u>	Method of computing the value of time lost.
<u>Section 1 (s) Rule 1.</u>	Wages to include remuneration in the form of board and lodging.
<u>Section 1 (r) (1) Proc. Order 1.</u>	Definitions of partial unemployment and part-total unemployment.
<u>Section 2 Proc. Order 1.</u>	Definition of employment.
<u>Section 10 Proc. Order 1.</u>	Election by an employing unit to become subject to the Law.
<u>Section 12 Proc. Order 1.</u>	Request for hearing for the purpose of reconsidering a determination of status.
<u>Section 13 Proc. Order 1.</u>	Contributions on wages paid by an employer.
<u>Section 14 (b) (1) Proc. Order 1.</u>	Employer chargeable with benefit wages.
<u>Section 14 (b) (4) Proc. Order 1.</u>	Wages used for purpose of computing an employer's benefit wage ratio.
<u>Section 14 (b) (6) Proc. Order 1.</u>	Recomputation of benefit wage ratio and contribution rate.
<u>Section 14 (e) Proc. Orders 1, 2.</u>	Application for review of determination of benefit wage ratio.
<u>Section 22 Proc. Order 1.</u>	Replacement of check which has been lost, forged or destroyed.
<u>Section 23 (b) Proc. Orders 1, 2, 3.</u>	Determination of waiting period of claimant in total, part-total and partial unemployment.
<u>Section 24 (c) Proc. Order 1.</u>	Procedure to be followed in filing a claim for benefits.
<u>Section 24 (c) Proc. Order 2.</u>	Interstate claims.

<u>Section 24 (c) Proc. Order 3.</u>	Low earnings reports of claimant in partial unemployment.
<u>Section 24 (c) Proc. Order 4.</u>	Report by claimant of cash value of board, lodging, etc., in addition to cash received as wages.
<u>Section 24 (c) Proc. Order 5.</u>	Effective date of reopened claims.
<u>Section 24 (c) Proc. Orders 6, 7.</u>	Filing of continued claims.
<u>Section 24 (c) Proc. Orders 8, 9.</u>	Effective date preceding the week in which a claim for partial benefits is filed.
<u>Section 24 (c) Proc. Order 10.</u>	Predating claims.
<u>Section 24 (c) Proc. Order 11.</u>	Cause for not filing within the time prescribed by a worker in partial unemployment.
<u>Section 24 (c) Proc. Order 12.</u>	Extension of time for filing any claim for partial benefits.
<u>Section 24 (c) Proc. Order 13.</u>	Failure to file continued claim at scheduled time.
<u>Section 24 (c) Proc. Orders 14, 15.</u>	Claim taken by mail.
<u>Section 24 (c) Proc. Order 16.</u>	Transfer of claim from one local office to another.
<u>Section 24 (c) Proc. Order 17.</u>	Transient claimant.
<u>Section 24 (c) Proc. Order 18.</u>	Establishment of right to receive unemployment benefits if employer's records have been destroyed or have become unavailable to the Division.
<u>Section 25 (a) Proc. Order 1.</u>	Disqualification due to failure to report to sign for a continued claim.
<u>Section 25 (a) Proc. Order 2.</u>	Failure to return form entitled "Continued Claim by Mail."
<u>Section 25 (c) Proc. Order 1.</u>	Failure of claimant to answer a call from the local office.
<u>Section 25 (c) Proc. Order 2.</u>	Suitable work.

<u>Section 25 (c) Proc. Order 3.</u>	Suitable odd jobs or subsidiary work.
<u>Section 25 (e) (1) Proc. Order 1.</u>	Disqualification because of voluntary quittance or discharge attributable to wilful misconduct.
<u>Section 25 (e) (1) Proc. Order 2.</u>	Last employing unit.
<u>Section 27 Proc. Order 1.</u>	Disqualification because of pregnancy.
<u>Section 29 (b) Proc. Order 1.</u>	Partial benefits for week in which claimants were inducted into the armed forces of the United States.
<u>Section 38 Proc. Order 1.</u>	Notification by an employing unit to the Division of reason which might affect the allowance of a claim.
<u>Section 40 Proc. Order 1.</u>	Claimant's objection to earnings re- ported for him.
<u>Section 40 Proc. Order 2.</u>	Filing of protests or appeals.
<u>Section 41 Proc. Order 1.</u>	Effect of pending protest on payment of benefits on another claim filed by the same claimant.
<u>Section 45 Proc. Order 1.</u>	Records to be kept by every employing unit.
<u>Section 45 Proc. Order 2.</u>	Employer's Status Report.
<u>Section 45 Proc. Order 3.</u>	Quarterly Wage and Contribution Reports.
<u>Section 45 Proc. Order 4.</u>	Compliance with instructions relative to required reports.
<u>Section 45 Proc. Order 5.</u>	Requirement of reports from employers subject to the Law.
<u>Section 45 Proc. Order 6.</u>	Supplementary or amended wage and contribution reports.
<u>Section 45 Proc. Order 7.</u>	Form entitled "Notice of Potential Eligibility for Partial Benefits."
<u>Section 45 Proc. Order 8.</u>	Low Earnings Reports.
<u>Section 45 Proc. Order 9.</u>	Notification to Public Employment Office of anticipated mass separation of employees.

Section 45 Proc. Order 10.

Labor disputes.

Section 45 Proc. Order 11.

Notification to the Division by an exempted organization of any changes in the character of its organization or the purposes and/or the manner of its operation.

Section 45 Proc. Order 12.

Change in address, ownership or form of organization.

Section 45 Proc. Order 13.

Posting of notices affecting benefits.

Section 46 Proc. Orders 1, 2, 3.

Disclosure of information with respect to accounts and records.

Section 69 Proc. Order 1.

Reduction of overpayment.

RULES OF THE BOARD OF REVIEW

- Rule 1. The presentation of an application for review of a decision of the Director.
- Rule 2. Notification of hearing.
- Rule 3. Persons authorized to hold hearings and make decisions on a review of a decision of the Director.
- Rule 4. Disqualification of members of the Board of Review and review examiners.
- Rule 5. Hearings.
- Rule 6. Continuance and postponements.
- Rule 7. Withdrawal of applications for review.
- Rule 8. Witnesses and issuance of subpoenas.
- Rule 9. Representation at hearings.
- Rule 10. Supplying information from the records of the Division.
- Rule 11. Decisions.
- Rule 12. Applications for review of the decision of a single member or a review examiner.
- Rule 13. The presentation of an application for review of a decision of a single member or a review examiner.
- Rule 14. Hearings by the Board on a review of decisions of single members or review examiners.
- Rule 15. Hearings by the Board on its own motion to review decisions of single members or review examiners.
- Rule 16. Hearings by the Board of Review on cases ordered removed to it from a single member or review examiner.
- Rule 17. Inspection of decisions of the Board of Review, single members, and review examiners.
- Rule 18. Status review applications.
- Rule 19. Interrogatories and depositions.